

THE NORTHERN FRINGE OF RURAL RETIREMENT SUBDIVISIONS  
WITHIN PENINSULAR FLORIDA

By

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To Becky

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Chairman: James R. Anderson  
Major Department: Geography

It is the purpose of this investigation to examine and analyze the present northern fringe of rural retirement subdivisions within peninsular Florida. Because the northern fringe is comprised only of the northernmost developments, its location is not static. Generally, the location of the northern fringe tends to advance northward during economic prosperity and retreat in a southerly direction when the economy is unfavorable.

To provide a better understanding of the meaning of the present northern fringe, the northern fringe areas of the 1880 - 1900 period and the 1920s are examined. The characteristics of the retirement developments which comprised these historical fringe areas differ greatly from those of the modern rural retirement subdivisions, but many of the major locational determinants are unchanged.

The location of the present northern fringe was determined through field research. Extending roughly in an east-west axis from Cedar Key to

St. Augustine, the present northern fringe, which is assigned an arbitrary width of twenty miles, encompasses over one hundred and fifty rural retirement subdivisions.

In order that the differences and similarities of these developments could effectively be compared and contrasted, a functional classification based on building restrictions was devised by which each rural retirement subdivision could be assigned to a specific class. Characteristics which are compared and contrasted by subdivision class include total acreages occupied, situation orientation, institutional framework, subdivision size, lot size, selling price of lots, advertising techniques, recreational facilities, settlement patterns, morphology, and others.

Several thousand questionnaires were also delivered to residents and nonresidents who own lots in the rural retirement subdivisions. The questionnaires which were returned provided not only biographical data such as homestates, marital status, approximate age, size of family, and retirement status, but also pertinent information about factors which motivate persons to buy property in these developments rather than in developments in other sections of the state or outside Florida, the percentage of individuals who purchase their lots without on-site inspection, and the advantages and disadvantages of residing in developments situated in the open, rural countryside.

Further, several locational factors are examined to determine to what extent they influence the location and configuration of the present northern fringe. These locational factors include size and availability of landholdings, land values, proximity of rivers, lakes, and other water bodies, county tax structures, soil types, climate, county regulatory

controls, and proximity to recreational facilities and Florida tourist attractions.

Finally, the future of the present northern fringe of rural retirement subdivisions is discussed. Emphasis is placed on the impact that these developments have had or, more importantly, may have on land values, land use, environmental quality, the local economy, and local governmental policy in this section of Florida.



## CHAPTER I

### INTRODUCTION

Subdivisions, now prolific throughout the United States, represent a relatively new era in urban living. Rather than tolerate the congestion, deteriorating schools, racial tension, choking pollution, persistent noise, and the increasing crime rate that plague the central or inner parts of many cities, Americans have flocked to the suburbs by the thousands. Here ample room for a spacious home with a two-car garage and green grass has offered a compromise between the problems of the inner city and those of living in the open, rural countryside. In addition, subdivisions located on the periphery of cities afford quasi-country living that is within convenient driving distance of the downtown area. The popularity of this mode of life is at the point where nearly all major cities across the nation are besieged by an unbroken chain of subdivisions on their perimeters.

Such is the common perception of the "subdivision" within a national perspective. However, a new form of subdivision has been rapidly making an indelible mark upon the American landscape. Referred to as "rural subdivisions" in this study, these developments represent a transformation of previously isolated and agriculturally little-used or idle tracts of wilderness and desert land into subdivided "paradises on the installment plan." Even though located well beyond convenient commuting distance to job markets in urban areas, rural subdivisions have

become a real estate bonanza. At an ever-increasing rate during the last decade, land developers have been acquiring and subdividing large tracts of isolated, inexpensive rural land. Then, in order to sell their lots, massive, hard-sell, national and sometimes international advertising campaigns are launched. Typically, the selling effort includes "idyllic newspaper and magazine ads, mass telephoning, softening-up cocktail parties and dinners for prospective customers, paid transportation to the site, and even free green stamps just for showing up."<sup>1\*</sup> Promoting a "back-to-nature" theme, developers entice their prospective lot buyers to invest a small, monthly sum in return for a quiet, country vacation retreat or for the perfect site for immediate or eventual retirement. Zealous realtors, armed with posters of Will Rogers quoting, "Invest in land, they ain't makin' no more of it," encourage countless others to purchase lots merely for speculative investment.<sup>2</sup> Fortunately, most developers are honest and live up to their commitments but a substantial number of unscrupulous, "fly-by-night" operators exist, practicing fraud and misrepresentation, and preying upon the thousands of people who buy property "sight unseen" through the mail each year.<sup>3</sup> As a result, "large swatches of unspoiled wilderness are being turned into tacky subdivisions."<sup>4</sup>

To determine the total number and exact location of all rural subdivisions in the United States would indeed be an arduous and seemingly impossible task. New developments appear overnight while others silently become defunct. Some are frauds, existing only on paper, and others are

---

\*Notes begin on page 22.

never officially recorded in the county records. A map would be inaccurate and obsolete even before it could be completed. But available information does reveal certain geographic patterns in regard to the distribution of rural subdivisions. States which enjoy reputations as resort, recreation, or retirement centers have the highest concentrations. For example, California, Arizona, Florida, North Carolina, and Maine have been some of the more popular choices for development. To a much lesser extent, the rural landscape of several other states also is being altered by the chain saws and bulldozers of land developers.

While rural subdivisions represent a relatively recent phenomenon in most states, they have been common in Florida for nearly a hundred years. By taking advantage of the climatic amenities and other natural inducements offered by the "Sunshine State," and catering to a retirement market, land developers have recorded a long history of successful rural subdivisions. The earliest developments, more correctly termed "rural retirement communities,"<sup>5</sup> sprang up in the central part of the state during the 1880s. Later, as transportation facilities improved, this form of rural settlement began to spread to other areas of the Florida peninsula. Today, rural retirement subdivisions constitute an easily identifiable feature of the Florida landscape.

The location and distribution of rural retirement developments in peninsular Florida have not been static throughout the nearly one hundred years of their existence, owing to natural disasters such as hurricanes, initial accessibility to previously isolated areas, and busts and booms in land values. However, because of the narrow shape of the peninsula of Florida, it has been possible to delineate at selected

time intervals the northernmost limit or extent of this type of rural development. In other words, a northern "fringe" or "belt" has always existed, although it has experienced numerous shifts both northward and southward within the peninsula. It is this "fringe" area that represents precisely how far north developers, in a particular year or period of time, felt that rural retirement subdivisions would still be successful. When conditions were favorable, the pattern has been to move in a northerly direction. Conversely, unfavorable conditions have resulted in a southerly retreat. The scope of this study centers on the present northern fringe of rural retirement subdivisions in peninsular Florida. Objectives and general methodology are discussed later in this chapter but for a better understanding of the present northern fringe, it is necessary to examine in detail the location and characteristics of fringe areas in the past.

#### The 1880 - 1900 Period

The location of the northern fringe of rural retirement communities,<sup>6</sup> within the longitudinal limits of the study area,<sup>7</sup> was not static during the 1880 - 1900 period. Historical factors such as the penetration of the inland areas by the railroads and the subsequent decline of traffic on the St. Johns River<sup>8</sup> brought about changes in the extent and location of the area which it covered. Until 1884 the northern limit of rural retirement communities,<sup>9</sup> owing to their orientation toward water transportation, was confined to the area along the shores of the St. Johns River north and south of Palatka. Following the construction of railway lines in that year, however, the northern fringe expanded

westward across Putnam County. Map 1 shows the delineation<sup>10</sup> of this fringe as it existed toward the end of the nineteenth century.<sup>11</sup>

The choices of location for the establishment of rural retirement settlements throughout the Putnam County area were not haphazard. Two important historical factors--accessibility and tourism--exerted considerable influence over these decisions.

#### Accessibility: A Key Factor

Throughout the twenty-year period from 1880 to 1900, accessibility was a key locational factor for the establishment of rural retirement communities. Until the first railroad reached Palatka in 1884,<sup>12</sup> steamships on the St. Johns River, which was navigable as far south as Sanford,<sup>13</sup> represented the only mode of transportation providing convenient access into the study area. As a result, the establishment of rural retirement settlements was more or less restricted to areas adjacent to or in close proximity to the river. People wishing to retire obviously did not favor a difficult and treacherous overland journey to an inland settlement. Indeed, any communities which existed several miles from the St. Johns River were almost exclusively populated by young, ambitious pioneers who were capable of surviving an isolated existence.<sup>14</sup>

When the railroad finally reached Palatka from the west in 1884, vast interior areas were opened up. Since much of this interior region was covered by virgin pine forests, timber cutting had become a prosperous industry and was largely responsible for the construction and location of this line. A network of railway lines connecting sawmills soon interlaced the countryside and many new rural settlements appeared along the railway's right-of-way. Most were sawmill or farming

communities but a substantial number were established for retirement purposes.<sup>15</sup> Beautiful inland lakes teeming with fish, unlimited wooded areas abounding in wild game, and the pleasing aesthetic qualities of the landscape served as natural inducements for people to retire here.<sup>16</sup> In addition, the soil and climate combined to provide an apparently excellent growing condition for citrus, which was an important part of the rural retirement way of life during this period.<sup>17</sup>

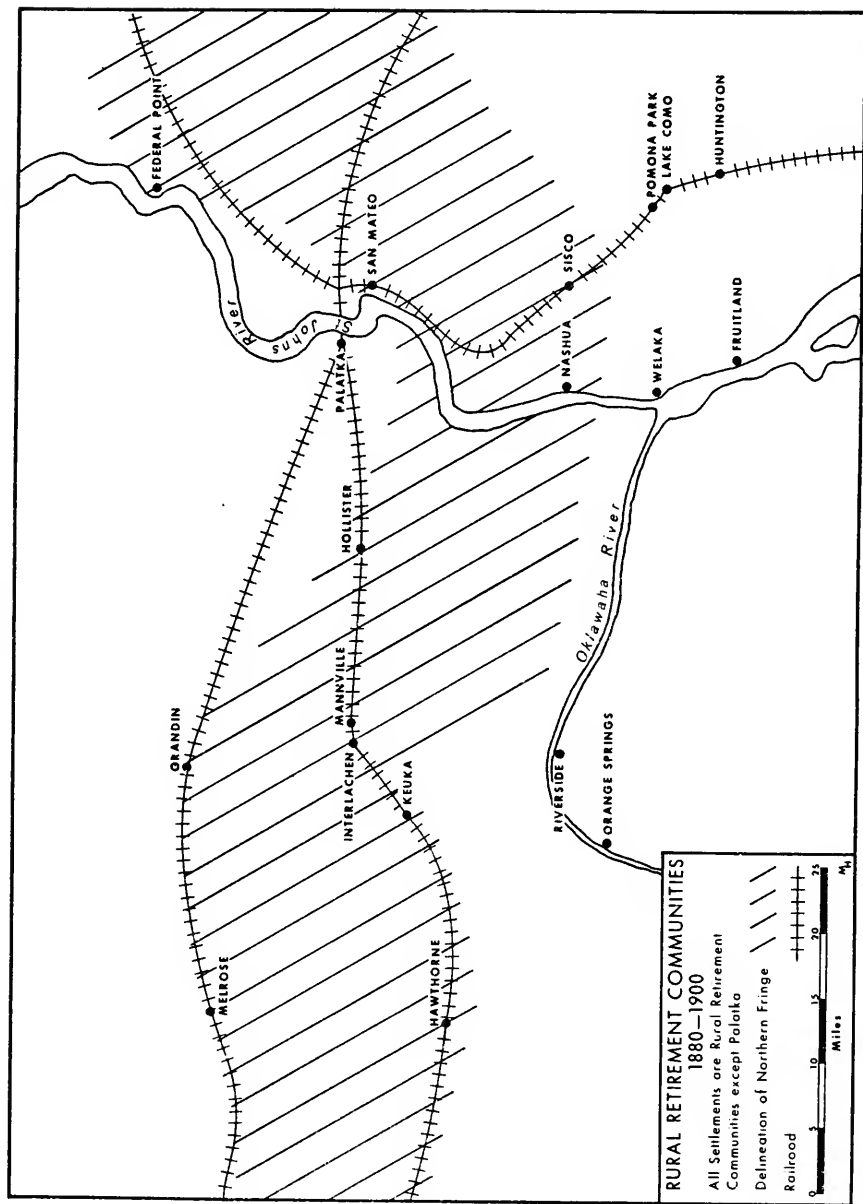
### The Importance of Tourism

Palatka, known as the "Gem City of the South," became a leading tourist center during the early 1880s.<sup>18</sup> Thousands of tourists came here each year on steamships that had brought them from as far north as New York City.<sup>19</sup> After arriving in Palatka, many of the tourists then boarded smaller boats which took them to the various winter resorts scattered along the shores of the St. Johns River. Some of the most popular resort communities were Welaka, Fruitland, and San Mateo.<sup>20</sup>

The tourists arrived year-round, although the influx was heaviest during the winter months. This was due to the fact that most of the tourists wanted to take advantage of the mild winter climate inherent to this part of Florida. This wonderful winter climate not only afforded these vacationers an opportunity to escape temporarily the dreadfully cold winters of the North, but it also offered some relief for those who were afflicted with such debilitating ailments as arthritis.<sup>21</sup>

In later years most of the people coming to the South chose to travel by railroad rather than by the slow-moving steamships. However, Palatka did not lose its reputation as a leading tourist center. This is attributed to the network of railway lines which existed at that time.

Map 1



Palatka represented the eastern terminus of the Florida Southern Railway and also was a scheduled stop on the main line running along the east coast (Map 2). Thus, until 1895 when a direct rail line was completed from St. Augustine to Ormond Beach, many tourists were exposed to the attractions of the Palatka area even though they may have been enroute to resort areas in other parts of the state.<sup>22</sup>

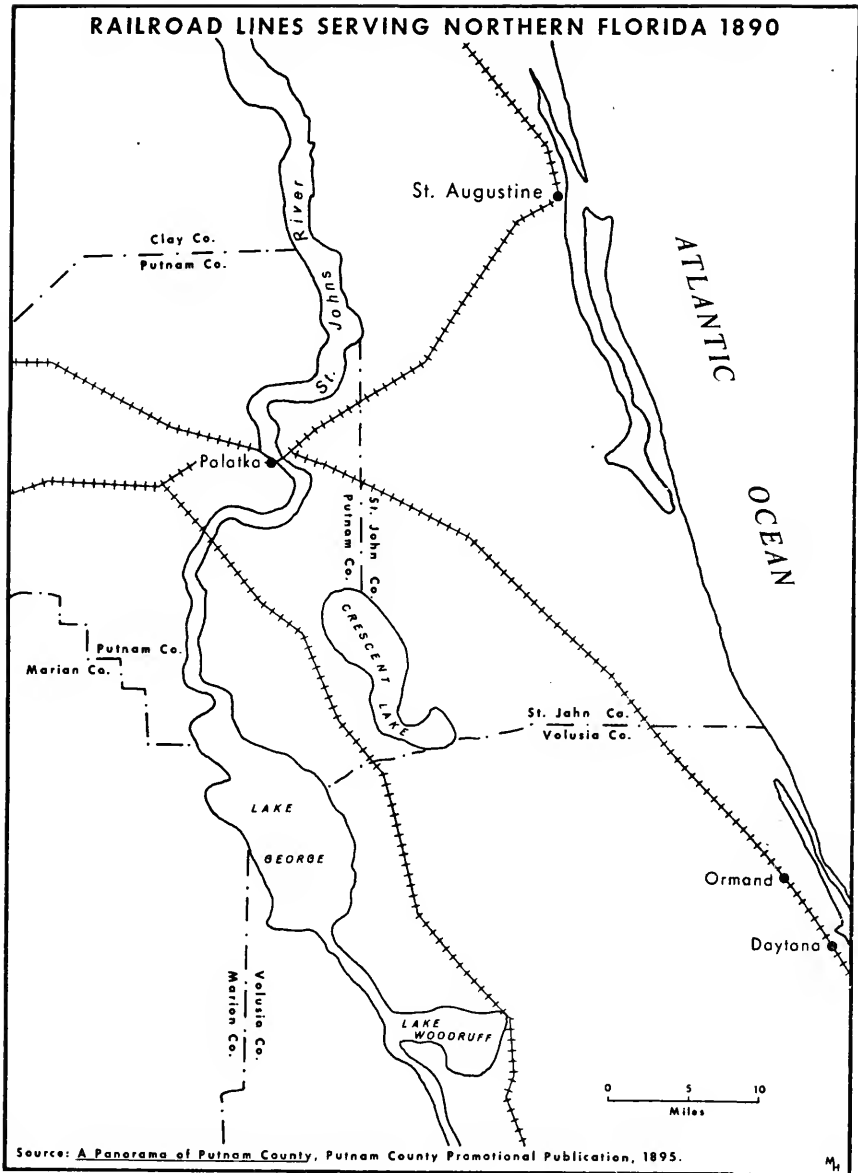
The development and perpetuation of the rural retirement communities in the Putnam County area depended heavily upon tourism because this provided a continuous supply of prospective retirees.<sup>23</sup> Following their exposure to the amenities of the area, a few tourists on their return trips would purchase land in a rural retirement settlement in preparation for their eventual retirement. Only by a personal visit were these people able to become fully aware of what the area had to offer. A pleasant climate, excellent hunting and fishing, a picturesque landscape, and the opportunity to own a citrus grove were the main attractions.

Very little, if any, national advertising of the rural retirement communities was undertaken.<sup>24</sup> Prospective retirees learned of the existence and attractiveness of these settlements primarily by word-of-mouth or from personal visits in this area. If they chose to purchase land in one of the communities, the business transaction was generally conducted exclusively between them and the land owner. Real estate agents seldom handled the transactions, although a few unscrupulous individuals, as related in the following paragraph, pretended to represent land owners in various rural retirement communities.

In a few of the places where passenger trains made scheduled stops advertisements depicting spacious lots of majestic live oak trees



Map 2



festooned with huge, hanging clumps of Spanish moss were to be seen in the railway depots. As the passengers stepped off the train, real estate agents, or "hawkers" as they were known locally, approached them and, with all the graciousness of a canned, high-pressure sales pitch, pointed out the paradise in the advertisements and offered it to them at a once-in-a-lifetime bargain price. Since most of the passengers were in transit and had less than an hour until the train resumed its journey, the high-pressure sales technique often was successful because it forced a quick decision. Placing their trust in the "hawker," many of the people purchased their lots "sight unseen" for so many dollars down and so much per month. After the purchasers returned to their northern homes, they would boast about their newly acquired "Florida paradise" which they had picked up at an excellent price. Unfortunately, many returned to Florida years later only to learn that they had been "taken." Often, the lot was situated in the middle of a mosquito-infested swamp, or had never been legally recorded and thus did not even exist.<sup>25</sup>

#### Rural Retirement Communities Characterized

The rural retirement communities which were located within or just to the south of the northern fringe as depicted on Map 1 resembled one another morphologically.<sup>26</sup> Streets had been laid out in regular intervals creating geometrically arranged lots comprising anywhere from one-half to ten acres. Most of these lots had been planted in citrus and were owned by retired individuals who lived in homes that were either located on the lot proper or near the nucleus of the settlement. The settlement nucleus was made up of churches, stores, municipal buildings,

and hotels. In essence, the basic morphology differed little among the rural retirement communities existing during this period of time.

The only major characteristic which served to differentiate between the settlements was that of site orientation. Using this as a criterion, three distinct types of rural retirement communities can be recognized--riverside, lakeside, and those not water oriented. The following is a brief discussion of a representative sample of each of these types.

Federal Point: a riverside example

Federal Point is situated on the eastern shore of the St. Johns River approximately fifteen miles north of Palatka. It was originally settled in 1856 by John Francis Tenney who had moved there from Vermont to pioneer in citrus culture.<sup>27</sup> Until the late 1870s, Federal Point consisted of only Mr. Tenney's farmland, a thousand-acre tract. At this time, however, he subdivided part of this land into small acreage lots and sold them to northerners at a price ranging from five to twenty-five dollars per acre.<sup>28</sup> A large percentage of these buyers were retired individuals; consequently, Federal Point soon became known as a rural retirement community.

Most of the retired residents had their lots planted in citrus. These groves supplied a moderate annual income and required very little labor and expense.<sup>29</sup> In addition, ownership of a citrus grove was reported to be a prerequisite to feeling truly "Floridian."<sup>30</sup>

In order to attract more retired residents, a large hotel was built to accommodate winter tourists (Figure 1). It was hoped that spending the winter here would prompt some tourists to consider residing



Figure 1: Federal Point Hotel. Once bustling with winter tourists, the hotel at Federal Point is now abandoned and is deteriorating from exposure to the elements.

permanently in Federal Point following retirement from their occupations in the North.

Interlachen: a lakeside example

Interlachen, a Scotch word meaning "between the lakes,"<sup>31</sup> is situated on a ridge between Lakes Lagonda and Chipco in the central part of Putnam County. Originally named Blue Pond,<sup>32</sup> Interlachen was one of the most famous rural retirement communities in this area of Florida. To many people it was known as the "Colorado Springs of the South."<sup>33</sup>

Interlachen was laid out by John Francis in the early 1880s.<sup>34</sup> An executive of the Florida Southern Railway Company, Francis became intrigued with the aesthetic value of the landscape and its potential for a rural retirement settlement.<sup>35</sup> Thus, with an orientation toward retirement, he then sold five-acre lots to interested buyers. These lots sold at a phenomenal pace and within a few short years, Interlachen was well on its way to becoming a thriving rural retirement community. As with Federal Point, nearly all of the land owned by the retired residents had been planted in citrus.

Huntington: a landlocked example

Founded in 1883 by Mrs. Katherine Brinley Sumner Huntington of Hartford, Connecticut, Huntington became a very exclusive rural retirement community.<sup>36</sup> Located nineteen miles south of Palatka and three miles west of Crescent City, this community catered to a very specialized clientele--wealthy and influential northerners.<sup>37</sup> Mrs. Huntington herself wielded considerable influence and it was her power alone that was responsible for the building of the Jacksonville-Tampa-Key West Railroad

through Huntington rather than through Crescent City as originally planned.<sup>38</sup>

In 1890 Mrs. Huntington ordered a large hotel to be constructed which she named "The Qui-Si-Sana Hotel," meaning here is health.<sup>39</sup> Locally, this hotel (Figure 2) was known as the "Big House" because of its size and the "fancy social life" which centered around it.<sup>40</sup> Many residents of Huntington chose to live year-round in the hotel instead of building their own homes. Lots, especially with citrus groves, were available for occupancy for a selling price ranging from five to fifty dollars per acre.<sup>41</sup>

#### The "Big Freeze"

The character of the rural retirement communities changed drastically during the winter of 1894-1895. A severe freeze in the Putnam County area on February 7, 1895, killed all citrus to the stump.<sup>42</sup> The effect that this "Big Freeze," as it was called later, had on the success of the rural retirement settlements was crippling. Many of the retired residents of these settlements who had become accustomed to the annual income derived from their citrus groves packed up their personal belongings, deserted their homes and land, and moved away.<sup>43</sup> As a result, a few settlements, such as Federal Point and Norwalk, which lost a large percentage of their retired residents were never again to regain their status as a rural retirement community.<sup>44</sup>

#### Extension of the Coastal Railway

Although independent of the "Big Freeze," the completion in the same year of a direct railway line from St. Augustine to Daytona Beach dealt



Figure 2: "Qui-Si-Sana." The famous "Qui-Si-Sana" hotel, or "Big House" as it was known locally, no longer accommodates wealthy and influential guests. Today, a disabled handyman lives here rent-free in exchange for keeping down the weeds.

another devastating blow that was to have a longer-lasting effect upon the success of the rural retirement communities than the freeze of 1894-1895. With the opening of this line, all east coast rail traffic now bypassed Palatka. Thus, many tourists who were prospective retirees never passed through the Putnam County area.

#### Summary of the 1880 - 1900 Period

Accessibility, provided first by steamships on the St. Johns River and later by the railroads, was an important factor in the development of rural retirement communities during the 1880 - 1900 period. This enabled retirees to take advantage of the natural amenities of the area such as a healthy climate, sportsman's paradise, beautiful landscape, and the growing of citrus. These amenities, especially the growing of citrus, were appealing to prospective retirees. Thus, the rural retirement communities that were established experienced prosperity for many years. Unfortunately, too much dependence was placed upon the citrus culture by retirees and the killing freeze of 1895 stifled the success of these communities.

#### The Boom Twenties

The northern fringe of rural retirement communities shifted in a southerly direction following the killing freeze of 1895 and was not to advance northward again for nearly twenty-five years. The popularity of this type of rural settlement had waned considerably after the turn of the century and it was not until the Twenties that rural retirement settlements began to reappear in north-central Florida. Different from



their predecessors, the new settlements were in the form of subdivisions rather than communities (see endnote 6).

The new developments were spurred in the 1920s by a land boom in south Florida which generated nationwide interest in Florida real estate.<sup>45</sup> Also, railroads were de-emphasized in favor of the more flexible automotive transportation which made virtually any location accessible by building a road. As a result, land development firms purchased large tracts of the less expensive land, which was generally not served by a railroad or navigable waterway, subdivided it, and sold it to northerners for investment and retirement purposes.<sup>46</sup>

For the first time in the history of rural retirement subdivisions in Florida, extensive national advertising was used to attract customers. Sales were brisk, although the actual occupancy of the subdivisions was limited.<sup>47</sup> Most of the buyers were still working and bought their lots in anticipation of their future retirement.

The northern fringe of these subdivisions was located farther north than the fringe for the rural retirement communities of the 1880 - 1900 period, even though most of the activity was centered much farther south than it was during the earlier period. If delineated on a map, it would be shown as a continuous belt across the central portion of Clay County. Unfortunately, the subdivisions comprising this fringe were not destined to be successful. The historical Florida land bubble had begun to deflate by 1925 and burst abruptly the next year after a hurricane devastated the Miami area.<sup>48</sup>

Developers of the rural retirement subdivisions in the northern fringe had depended upon the publicity of the land boom to provide a

constant supply of customers. When the land boom failed, developers encountered difficulty in securing an adequate market for their lots. Consequently, sales dropped off considerably and blue prints for new subdivisions were scrapped. Already faced with imminent financial crisis, the developers were delivered the final blow in 1929 with the collapse of the stock market. In the ensuing years, nearly all of these rural developments became defunct (Figure 3).<sup>49</sup>

#### The Modern Period

Owing to the abandonment and failure of the northernmost rural retirement subdivisions which were established during the Twenties, the northern fringe of these developments assumed a much more southerly location following the economic hardships of the Depression years. The precise location would be difficult to determine but the indications are that a southward shift in excess of a hundred miles occurred. For example, during the 1940s and early 1950s, the Orlando area was considered to be the northern limit for retirement settlement in peninsular Florida.<sup>50</sup>

Florida entered a new land boom in the late 1950s and the northern fringe of the rural retirement subdivisions began advancing northward from the Orlando area at an unprecedented rate. As county after county became saturated with these developments, land developers pushed even farther northward in search of available tracts of relatively inexpensive rural land. This northward advancement has yet to terminate. Today, the present northern fringe exists roughly in a line extending from St. Augustine to Cedar Key.



Figure 3: "Belmore City." "Belmore City" was a large rural retirement subdivision established during the boom years of the 1920s. While hundreds of lots were sold in this subdivision, most were deeded back to Clay County for tax defaults following the Great Depression. Presently owned by the Gilmore Paper Company, the abandoned shacks pictured above are all that is left of "Belmore City."

A seemingly inexhaustible market is one of the primary keys to the success of the rural retirement subdivisions of the modern period. Some of the traditional retirement areas in south Florida are becoming less attractive to prospective retirees because of the high cost of land, increased property taxes, exorbitant construction costs, and more severe restrictions. Many people who are planning to retire merely on social security and/or other retirement compensation cannot afford to pay these expenses. As a result, land developers wishing to tap this market, which is indeed considerable, continue their northward thrust of rural retirement subdivisions. Because so many people want a larger lot for fewer dollars, these rural developments are experiencing great success. In addition, the country setting offers peace and quiet, fresh air, isolation, and the opportunity to grow a large garden. Of course, there are many disadvantages to living in a rural retirement subdivision but from the rate at which new developments are being established it is apparent that the prospective retirees feel that the advantages far outweigh the disadvantages.

#### Objectives and General Methodology

The following are the objectives of this study: (1) to delineate the present northern fringe of rural retirement subdivisions in peninsular Florida, (2) to classify the rural retirement subdivisions located within the fringe so that their characteristics may be compared and contrasted, (3) to analyze trends, patterns, differences, similarities, etc., found among the various classes of subdivisions, (4) to isolate the major determinants of the present patterns of rural retirement

subdivisions within the northern fringe, and (5) to determine to what extent the present and possible farther northward shift of the fringe will affect land resource use.

A chapter is devoted to each of these major objectives, wherein the following secondary objectives, which are hoped to be of benefit to all future purchasers of property in north-central Florida, land developers, and local and state governmental planning agencies, are met: to provide a better understanding for prospective lot buyers of the advantages and disadvantages of rural isolation, building restrictions, and social life associated with rural retirement subdivisions; to present a detailed profile of the typical resident and nonresident property owner; to explain the morphological and recreational aspects, financial responsibilities, and investment potential of rural retirement subdivisions in documented format rather than in glamorized brochures; to provide information for land developers concerning the problems of dissatisfied residents which can easily be avoided by better planning; to illustrate to local and state governments how improper planning can lead to the establishment of rural retirement developments with inferior roads, poor drainage, and unsanitary sewage facilities and subsequent problems of increased population such as inadequate police and fire protection and overtaxing of local medical services; to determine to what extent the presence of rural retirement subdivisions affect surrounding land values; to gain an in-depth perspective of the role that size of landholdings, land values, climate, topographic features, soil type, proximity to Florida attractions, and other phenomena play in the locational patterns of rural retirement subdivisions; and to suggest an improved use of the

environment, not only in terms of landscape pollution created by uncontrolled and unrestricted development, but especially in terms of future land resource use in Florida.

Because of the empirical nature of the phenomena being examined, this study is basically a qualitative descriptive analysis of the present northern fringe of rural retirement subdivisions in peninsular Florida. Since very little literature exists on this subject, field observation, interviews, and the use of mail questionnaires were the principal means of gathering data. More than two hundred rural retirement subdivisions were visited personally, numerous personal interviews with county officials, developers, and residents were conducted, and several thousand questionnaires were either delivered personally or mailed to residents and nonresidents. The specific details of these techniques are outlined in the appropriate places in the text.

#### Notes

<sup>1</sup>"New American Land Rush." Time, XCIX (February 28, 1972), 72.

<sup>2</sup>The developers of Palm Coast, a one hundred thousand acre planned rural community situated in Flagler and St. Johns Counties, Florida, have used these posters to decorate their sales offices.

<sup>3</sup>U.S. News and World Report (LXXI, December 13, 1971, 33) in an article entitled, "The Big Land Rush: No Slowdown in Sight," cites a land developer who "estimates that 300,000 lots in Florida alone are sold over the telephone each year, with the buyer never seeing the lot, and adds that the figure probably is a bit low."

<sup>4</sup>"New American Land Rush," Time, p. 72.

<sup>5</sup>These early settlements were the forerunners of the later rural retirement subdivisions and differed considerable in morphology, characteristics, etc., as is explained later in the text.

<sup>6</sup>A rural retirement community which existed during the 1880 - 1900 period is defined as any settlement that was established for or catered to retirement living and had a population of fewer than 500 persons.

Unfortunately, the percentage of residents who were retired in these communities is not known. Because this information was never recorded, the historical reputation of the community serves as the principal criterion on which to label it as retired or otherwise. These reputations were learned from interviews with several local historians and from the historical literature of the area.

<sup>7</sup>The area between longitude 81°30' West and 82°15' West was selected as a representative section of the northern fringe for both the 1800 - 1900 period and the Twenties.

<sup>8</sup>Robert B. Dowda, "The History of Palatka and Putnam County," unpublished manuscript compiled in 1939, p. 110.

<sup>9</sup>The first rural retirement communities in Florida originated in the St. Johns River area during the 1880 - 1900 period. Although this study is concerned with the northern fringe of these developments, it should be pointed out that the southern limit of this type of retirement development was less than a hundred miles downstream. Traditional present-day retirement centers of south Florida were only small settlements at this time.

<sup>10</sup>For the purpose of delineation, the "fringe" is defined as a continuous belt, ten miles in width, which best represents the location of the northernmost rural retirement communities.

<sup>11</sup>The year 1895 was more representative of the northern fringe of retirement during this era than 1900. Reasons for this are explained later in the text of this chapter.

<sup>12</sup>Dowda, "History," p. 41.

<sup>13</sup>Louis E. Tenney, personal interview.

<sup>14</sup>H. S. McKenzie, personal interview.

<sup>15</sup>Examples include Interlachen, Keuka, and Hawthorne.

<sup>16</sup>H. S. McKenzie, personal interview.

<sup>17</sup>Most retired residents owned at least five acres of citrus groves.

<sup>18</sup>Dowda, "History," p. 161.

<sup>19</sup>Ibid., p. 37.

<sup>20</sup>Mrs. Mattie Douglas, personal interview.

<sup>21</sup>According to H. S. McKenzie, people with bad health often spent their winters in Florida for years prior to their actual retirement. The warm climate and the crystal clear water which emanated from underground springs were thought by many to be of great medicinal value.

- <sup>22</sup>Dowda, "History," p. 110.
- <sup>23</sup>A. W. Nichols, personal interview.
- <sup>24</sup>Jim Millican, Jr., personal interview.
- <sup>25</sup>John Hastings, personal interview.
- <sup>26</sup>Official plat maps for a few of these rural retirement communities still exist in the county courthouse plat books.
- <sup>27</sup>Unless otherwise documented, the historical information regarding Federal Point was obtained from a private interview with Louis E. Tenney.
- <sup>28</sup>A Panorama of Palatka and Putnam County, local promotional booklet published in 1895, p. 44.
- <sup>29</sup>According to Louis E. Tenney, colored labor was brought by steamship from Jacksonville and hired to work in the citrus groves for as little as one dollar per day.
- <sup>30</sup>Dowda, "History," p. 156.
- <sup>31</sup>Ibid., p. 127.
- <sup>32</sup>According to Dowda, "History," p. 127, Blue Pond was the original name given to Interlachen. However, it was changed to its present name when the post office department refused to grant a post office to a two-worded town.
- <sup>33</sup>H. S. McKenzie, personal interview.
- <sup>34</sup>Judy Hunter, "Interlachen," unpublished paper compiled in 1963, p. 3.
- <sup>35</sup>M. F. Coburn, Facts about Interlachen, brochure published by the Interlachen Improvement Society in 1905, p. 1.
- <sup>36</sup>Dowda, "History," p. 138.
- <sup>37</sup>A. W. Nichols, personal interview.
- <sup>38</sup>Dowda, "History," p. 138.
- <sup>39</sup>Ibid.
- <sup>40</sup>H. S. McKenzie, personal interview.
- <sup>41</sup>Panorama, p. 45.
- <sup>42</sup>Dowda, "History," p. 149.



<sup>43</sup>Ibid., p. 136.

<sup>44</sup>Louis E. Tenney, personal interview.

<sup>45</sup>George B. Tindall, "The Bubble in the Sun," American Heritage, XVI (August, 1965), 76-83, 109-111. According to this historical article, Miami was only a small community of 1,681 persons in 1900. But during the next twenty-five years a land boom gripped this area which the author compares to the great California gold rush of 1849. Land values soared to unprecedented heights and people from all parts of the nation flocked to Florida in "tin lizzies" or by train in hope of making a fortune in land dealing overnight. Property would change hands maybe ten times in one week, each time selling for a higher price. Brass bands, baton-twirling girls, and other enticements were used to augment sales. The author quotes Will Rogers, who referred to one developer who "rehearsed the mosquitoes till they wouldn't bite you until after you'd bought."

<sup>46</sup>Michael Simpson, personal interview.

<sup>47</sup>Mickey Murray, personal interview.

<sup>48</sup>"The 'coup de grace' to the boom was administered by a formidable tropical hurricane, with winds in excess of 128 miles per hour, which roared over the Gold Coast and the Everglades on September 18, 1926. The storm killed 115 people in the Miami area, . . . Miami Beach was entirely inundated, . . . and four thousand homes were destroyed and nine thousand more damaged in the area from Fort Lauderdale to Miami, with property losses in the Greater Miami area alone put at \$76,000,000." From Tindall, "The Bubble," p. 111.

<sup>49</sup>Mickey Murray, personal interview.

<sup>50</sup>John Hastings, personal interview.

## CHAPTER II

### DELINEATION OF THE NORTHERN FRINGE

#### Definitions

##### Rural Retirement Subdivision

As applied in this study, a rural retirement subdivision is a real estate development which has satisfied the following three requirements. First, the development must have qualified as a subdivision, which is defined as any tract of land exceeding ten acres, which, for the purpose of selling lots to prospective customers, was subdivided into lots of five acres or less. Second, the development must be situated in a rural setting, which is defined as any area located beyond the periphery of a municipality.<sup>1\*</sup> Third, the development must have demonstrated an orientation toward retirement, which is defined as a development in which a minimum of 51 percent of the residents are retired.<sup>2</sup>

##### Peninsular Florida

Peninsular Florida, for usage in this study, is defined as that part of the state located south of the Florida-Georgia state line and east of the Aucilla River.<sup>3</sup> All areas of the state lying west of the

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\*Notes begin on page 38.

Aucilla River were considered to be a part of the Florida panhandle and were excluded from this study.

### Northern Fringe

The northern fringe of rural retirement subdivisions, which is delineated in this chapter, is defined as a continuous belt of approximately equal width extending across the peninsula from the Gulf of Mexico to the Atlantic Ocean and which best represents the northernmost extent or fringe of rural retirement subdivisions in peninsular Florida.

### Methodology

The approximate location of the northern fringe of rural retirement subdivisions in peninsular Florida was determined in the following manner. Beginning at the Florida-Georgia state line and working southward, county-by-county, each rural retirement subdivision encountered was plotted on a county highway map.<sup>4</sup> County records (particularly plat maps), personal interviews, and field inspection were the principal means of discovery. The mapping was discontinued after a sufficient density (the northern fringe) was revealed.

In the search for the rural retirement subdivisions, the county courthouse was selected as the starting point in each county. Here personal interviews were held with the county tax assessor, clerk of circuit court, or other employee or individual who had knowledge of the rural development, if any, that had occurred in the county. From these interviews, a list of known rural retirement subdivisions was compiled.<sup>5</sup>

Following the interviews and the compilation of the list, the plat maps in the office of the circuit court were consulted.<sup>6</sup> Two objectives

were accomplished by this procedure. First, a page-by-page examination of the plat books revealed any rural subdivisions which were not included on the list secured from the interviews. Although the retirement status of these developments was not known at the time, each development was plotted on the appropriate county highway map for later verification. The second objective accomplished by this procedure was the determination of the precise locations and sizes of the rural retirement subdivisions which were included on the original list. The perimeters of each of these developments were plotted on the same county highway map on which those of the rural subdivisions of unknown retirement status had been drawn. Because of the detail involved, care was taken concerning map identification and the recording of information to ensure accuracy and efficiency.

After the mapping procedure was completed, a general reconnaissance of the county was undertaken to determine the retirement status of the rural subdivisions which were discovered while leafing through the plat maps but which were not included on the list of known rural retirement subdivisions compiled from the interviews. These developments were systematically visited, and interviews were conducted with the subdivision developer, salesagent in charge, or a resident to learn the approximate percentage of retired residents. Those developments which did not qualify as being retirement-oriented were stricken from the county highway map. Those which did qualify were designated accordingly.

In many counties a limited number of unrecorded rural retirement subdivisions existed.<sup>7</sup> If these developments were not included on the original list, their existence passed unnoticed. However, while

conducting the general reconnaissance in each county, most of these developments were discovered through field observation. As they were discovered, each development, provided it satisfied the three requirements of the definition of a rural retirement subdivision, was also plotted on the county highway map. The above explanation indicates how virtually every rural retirement subdivision was located and mapped in each county.

When it was determined that the density of the rural retirement subdivisions plotted on the county highway maps was sufficient to ensure the accurate delineation of the northern fringe, the mapping procedure was discontinued. At this time 363 rural developments in twenty-three counties had been investigated. However, only 205 of these developments qualified as a rural retirement subdivision, according to the definition set forth in the beginning of this chapter. The remaining 158 rural developments were stricken from or never included on the county highway maps because they were either occupied by a majority of residents who were not retired, were found to be located within the periphery of an urban complex, or were never located during the field research, owing to possible errors in the recording of their legal descriptions on the county highway maps or, in certain instances, to the fact that although plat maps had been officially recorded in the office of the clerk of the circuit court in the county courthouse, the intended developments never materialized as no improvements were ever made upon the property nor were any lots ever sold. Table 1 shows by county the number of rural developments which were investigated and the number which were subsequently determined to qualify as rural retirement subdivisions.

Table 1  
NUMBER OF RURAL DEVELOPMENTS INVESTIGATED AND DETERMINED  
AS RURAL RETIREMENT SUBDIVISIONS BY COUNTY

County <sup>a</sup>	Rural develop- ments investi- gated	Rural develop- ments determined as nonrural retirement sub- divisions	Rural developments determined as rural retirement subdivisions
1. Alachua	23	23	0
2. Baker	0	0	0
3. Bradford	11	6	5
4. Citrus	8	3	5
5. Clay	44	32	12
6. Columbia	6	3	3
7. Dixie	8	5	3
8. Duval <sup>b</sup>	0	0	0
9. Flagler	18	13	5
10. Gilchrist	14	3	11
11. Hamilton	3	0	3
12. Lafayette	10	0	10
13. Lake	0	0	0
14. Levy	35	14	21
15. Madison	0	0	0
16. Marion	84	32	52
17. Nassau	0	0	0
18. Putnam	71	12	59
19. St. Johns	3	0	3
20. Sumter	6	5	1
21. Suwannee	13	1	12
22. Taylor	6	6	0
23. Union	0	0	0
Totals:	363	158	205

<sup>a</sup>For some of the southernmost counties such as Lake, Sumter, or Citrus Counties, these data apply only to that part of the county which was investigated, usually only the northernmost section.

<sup>b</sup>Duval County was automatically excluded by definition because the Duval County line and the city limits of Jacksonville are synonymous.

The next step involved the consolidation of the information that was collected on the county highway maps into a base map in order that the northern fringe of rural retirement subdivisions could be delineated accurately. Preparation of this map presented a problem of scale because of the number of counties involved and the relatively small acreages of many of the developments. But this problem was alleviated by the selection of a conterminous map of all the counties inspected with a scale that was large enough to superimpose the sections of the township and range survey system.<sup>8</sup> Using this grid formation, each section in which a rural retirement subdivision was located was blacked-in rather than within the perimeters of the subdivisions proper. This procedure permitted a minimum unit of 640 acres as opposed to certain of the smaller developments which contained fewer than twenty acres.<sup>9</sup> Obviously, the completed base map presented an exaggeration in terms of the area occupied by the rural retirement subdivisions but it nevertheless provided a reasonable portrayal, for the purpose of delineation, of the location and distribution of these northernmost developments.

#### Delineation

Map 3 shows the northern fringe as delineated on the completed base map. The methods that were used to determine the boundaries of the northern fringe are outlined below.

#### Exclusion of the Suwannee River Valley

As indicated by Map 3, a limited number of rural retirement subdivisions are situated along the banks of the Suwannee River. However, these developments were justifiably excluded from the delineated fringe area

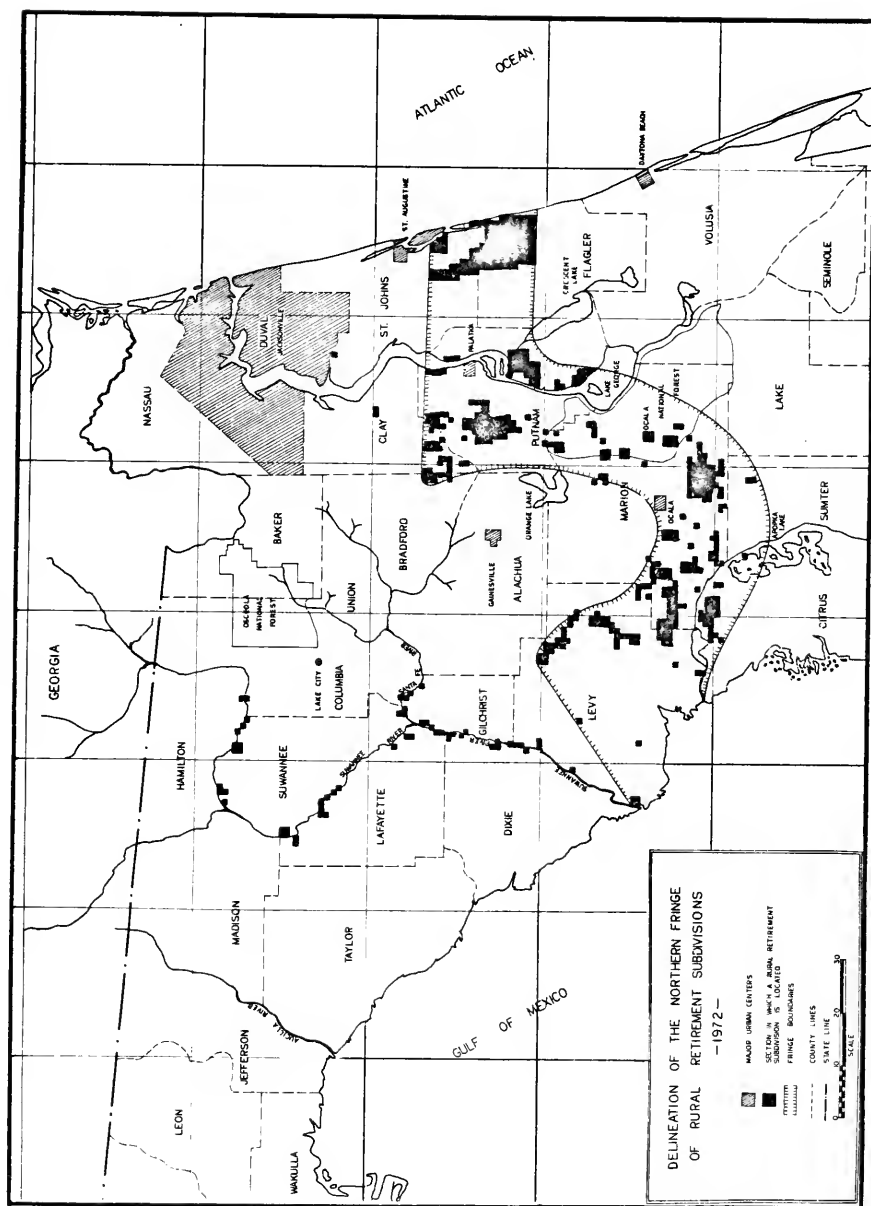
for several reasons. First, the Suwannee River Valley represented an outlying area. Hardly any rural retirement subdivisions were located beyond the northern boundary of the delineated fringe except those along the Suwannee River. Therefore, it was concluded that developments in this area were established only because of the amenities offered by the river and that they could not be considered a part of the fringe proper.

A second reason for the exclusion of the developments along the Suwannee River was the very limited development that had occurred. While Map 3 reveals that rural retirement subdivisions are located in several sections, it must be pointed out that the large majority of these developments contained very small acreages and only a token number of permanent residents. Thus, the density of development was much less than in the area covered by the delineated northern fringe.<sup>10</sup>

The fact that the Suwannee River and certain of its tributaries may possibly be included in the Wild and Scenic Rivers Act of the United States was the final reason for exclusion of this area from the northern fringe. If this impending legislation is passed, and there is a good chance that it will, rigid regulatory controls concerning development along the Suwannee River will be established.<sup>11</sup> In fact, waterfront residential development may be prohibited and/or severely restricted along most of the river.<sup>12</sup> Therefore, with the chance that development of rural retirement subdivisions along the Suwannee River may be curtailed sharply, it was logical that this area be excluded from the northern fringe.



Map 3



### Northern Boundary of the Fringe

Since the northern fringe is defined as a continuous belt of equal width that best represented the northernmost limit of rural retirement subdivisions, it was logical that the northern boundary of the belt or fringe be drawn first. While various criteria were established to minimize the degree of subjectivity involved in this undertaking, the demarcation of the northern boundary, for the most part, was self-evident.<sup>13</sup> Fortunately, the locations of the northernmost developments did not taper off gradually but rather terminated abruptly (Map 3). In fact, with the exception of the Suwannee River Valley, only a very few rural retirement subdivisions were situated north of where the northern boundary of the fringe was drawn.

Map 3 illustrates the precise location of the northern boundary of the fringe area. Beginning on the Gulf of Mexico coastline, this boundary line extends from the mouth of the Suwannee River northeastward to a cluster of rural retirement subdivisions located in northeastern Levy County. Here the boundary line turns southeastward, dipping into west-central Marion County where it again turns northeastward and runs toward the eastern terminus of Orange Lake. At this point the line actually undertakes a northerly direction toward the Keystone Heights area where it abruptly changes toward the east. This direction is then maintained until the boundary line reaches the Atlantic Ocean.

The fact that the northern boundary does not follow a relatively even east-west direction across the peninsula raises several questions. For example, why does the line dip suddenly into Marion County, completely bypassing Alachua County? Also, why does the line run due north

into southern Clay County, an area whose latitude is much farther north than the location of the boundary line in the western half of the peninsula? These and other questions about the locational patterns of the fringe area are examined later in Chapter VI.

#### Southern Boundary of the Fringe

According to the definition of the northern fringe, this phenomenon is a belt of equal width. This implies that the southern boundary of the fringe must be parallel with respect to the northern boundary. Thus, after a proper width was determined, the location of the southern boundary was automatic.

Experiments were made with several different widths of the northern fringe before a final selection was made. For example, a delineated belt of only ten miles or less did not encompass an adequate number of rural retirement subdivisions for a meaningful study. On the other hand, a belt with a width of thirty miles or more was too broad and included far too many developments for an efficient examination. A logical compromise led to the selection of a belt with a width of twenty miles. The area covered by this belt was occupied by a sufficient but manageable number of developments. Map 3 shows the location of the southern boundary.<sup>14</sup>

The twenty-mile-wide belt as delineated on Map 3 represents the northern fringe of rural retirement subdivisions in peninsular Florida as it existed in early 1972. Of the 205 developments which were identified and mapped during the field research, 152<sup>15</sup> were encompassed by the delineated belt (Table 2). The remaining 53 rural retirement subdivisions were excluded because they were either situated along the Suwannee River Valley or were located north or south of where the boundaries of

Table 2  
NUMBER OF RURAL RETIREMENT SUBDIVISIONS  
COMPRISING THE DELINEATED NORTHERN  
FRINGE BY COUNTY

County	Number
Bradford	5
Citrus	5
Clay	11
Dixie	1 <sup>a</sup>
Flagler	3
Levy	14 <sup>b</sup>
Marion	52
Putnam	58
St. Johns	2
Sumter	1
Total:	152

<sup>a</sup>For convenience, the several small, adjacent rural retirement subdivisions commonly referred to as Demory Hill were combined into a single unit.

<sup>b</sup>For convenience, the several small, adjacent rural retirement subdivisions commonly referred to as the Yankeetown area were combined into a single unit.

the delineated northern fringe were drawn. The remainder of this study, except for the discussion in Chapter VII of possible future northward shifts of the location of the fringe, will be based upon information collected only from within this delineated fringe.

### Configuration of the Northern Fringe

Such phenomena as land values, availability of large tracts of land, property tax rates, county regulatory controls, topography, soils, proximity to water bodies, and others, all of which are discussed at considerable length in Chapter VI, have, together or separately, served as locational factors for the establishment of many of the rural retirement subdivisions that comprise the northern fringe. However, since these locational factors do not occur in a uniform spatial distribution, the northward advancement of these retirement developments has not proceeded at an even pace across the peninsula. That is to say, subdivision developers have pushed northward at a rapid rate in certain areas while remaining stationary or only advancing slowly in others, resulting in a snakelike configuration of the delineated northern fringe (Map 3), which, even roughly, does not conform to a continuous east-west axis.

Three major clusters of rural retirement subdivisions, loosely linked by scattered individual developments, can be identified within this snakelike configuration of the northern fringe. These clusters, located in eastern Levy and western Marion Counties, southeastern Marion County, and the Putnam County area, reflect quite well the unequal spatial distribution of the locational factors discussed above. It was here that the establishment of these northernmost developments was deemed the most feasible and profitable by the land developers. Had

other areas been equally appealing, perhaps the northern fringe would have been located at higher latitudes at other points across the peninsula.

### Notes

<sup>1</sup>In the context of this study, periphery refers to the perimeter, which is arbitrarily delineated with no regard given to the location of corporate limits, of the conterminous urban complex of a municipality. As a general rule, the periphery is located beyond the corporate limits, encompassing recently established yet unannexed subdivision developments. Occasionally, however, the periphery occurs well within the corporate limits. For example, the city limits of Jacksonville are synonymous with the Duval County line, even though a large portion of the county is not urbanized. Therefore, because the corporate limits do not reflect the actual area occupied by an urban complex, the periphery was used as the criterion for distinguishing between rural and urban.

<sup>2</sup>The calculation of this percentage was based exclusively upon the occupational status of the residents of the development. Nonresident property owners were not included.

<sup>3</sup>The Aucilla River does not serve as the only recognized division between the peninsula and the panhandle but its geographical location and its coincidence with county boundaries were ideal for this study.

<sup>4</sup>With a scale of one inch to two miles and with the township and range land survey system superimposed, the county highway maps, which were procured from the Florida Department of Transportation, facilitated an accurate recording of the boundaries of the rural retirement subdivisions.

<sup>5</sup>Although the definition of a rural retirement subdivision was explained in detail to each individual who was interviewed, his designation of a development as a rural retirement subdivision or otherwise was an educated estimate. If uncertainty was expressed concerning particular developments, these were later checked out by field inspection.

<sup>6</sup>A plat map is defined as "a public record of various recorded plans in the municipality or county," according to Robert W. Semenow, Questions and Answers on Real Estate (Englewood Cliffs, New Jersey: Prentice-Hall, Inc., 1966), p. 13.

<sup>7</sup>An unrecorded rural retirement subdivision is a development for which no plat map has been recorded.

<sup>8</sup>The scale selected for the base map was one inch to eight and one-half miles.

<sup>9</sup>Regardless of the number of sections in which a rural retirement subdivision was situated, only one section was blacked-in for each 640 acres of the development. For example, if a development occupied a tract of 400 acres but was located in four different sections, only the section that contained the largest percentage of the development was blacked-in on the base map.

<sup>10</sup>A survey in early 1971 revealed that only 48 miles of the more than 600 miles of riverbank of the Suwannee River and its tributaries had been platted or sold for residential development. More importantly, these developments, for the most part, did not extend inland but rather were confined along the riverbank, thereby constituting only very small acreages. (Source: Stacey Bridges, "Suwannee: A New Lease on Life," Gainesville Sun, October 11, 1971, sec. A, p. 9. [Reference to the second part of a five-part series in a daily paper, made up of several sections, separately paged].)

<sup>11</sup>A joint federal-state task force of about twenty-five agencies completed a study of the Suwannee River and recommended that it be included in the National Wild and Scenic Rivers System. Their findings revealed that "many present development trends along the river are undesirable and consist of speculative ventures which produce little in the way of planned community development and resource protection. Existing authority to zone and to establish building codes has not been exercised. Uncontrolled residential, vacation cabin and trailer developments pose the greatest eminent threat to the river's scenic beauty and water quality." (Source: Stacey Bridges, "Suwannee: A New Lease on Life," Gainesville Sun, October 14, 1971, sec. C, p. 9. [Reference to the fifth of a five-part series in a daily paper, made up of several sections, separately paged].)

<sup>12</sup>The following are certain of the requirements that will apply to the Suwannee River if the river is included in the federal Wild and Scenic Rivers Act:

- (a) Private property owners may retain right of use and occupancy of land for noncommercial residence for a term not over twenty-five years or life tenancy, whichever they prefer.
- (b) The river shall be administered without limiting other uses that do not substantially interfere with public use and enjoyment of the wild and scenic nature of the river.

The former would restrict present owners from subdividing their land and the latter would control any future development. (Source: Stacey Bridges, "Suwannee: A New Lease on Life," Gainesville Sun, October 10, 1971, sec. A, p. 8. [Reference to the first in a five-part series in a daily paper, made up of several sections, separately paged].)

<sup>13</sup>The mapping of the northern boundary was accomplished by drawing a continuous line which connected the northernmost rural retirement

subdivisions. Outlying clusters and isolated developments situated more than ten miles north of its nearest neighbor were excluded.

<sup>14</sup> An exact parallel width of twenty miles was not possible in areas where the northern boundary experienced changes in direction that were less than a ninety-degree angle.

<sup>15</sup> This total includes forty-eight developments which were unoccupied at the time of field investigation but were nevertheless determined to qualify as rural retirement subdivisions. Thirteen were recently established developments for which sufficient time for occupancy had not yet expired. However, according to interviews with their developers, it was determined, based upon lot sales that were already concluded, that the eventual inhabitants would be comprised of a majority of retired individuals. The remaining thirty-five developments were, from information that was available, originally planned as rural retirement subdivisions but for unknown reasons were never inhabited. Today, these defunct, unoccupied developments are in a rapid stage of deterioration, which, in effect, reinforces the probability that they will never be inhabited. Although the number of these developments appears to be considerable, the figure is somewhat misleading. Near Interlachen in Putnam County one developer subdivided a single parcel of land into twenty-five, forty-acre rural retirement subdivisions, none of which was ever occupied.



### CHAPTER III.

#### CLASSIFICATION OF RURAL RETIREMENT SUBDIVISIONS

A detailed study and subsequent analysis of individual developments would have presented a laborious and particularly redundant task since preliminary field research indicated that although some rural retirement subdivisions possessed certain unique characteristics, the vast majority exhibited many features which were present in all developments. Moreover, a definite hierarchy of subdivisions was found to exist, ranging from very exclusive developments displaying expensive conventional homes with manicured lawns, extensive recreational facilities, paved streets, and a highly organized social life, to the less-attractive developments sporting mobile or cheaply constructed conventional dwellings, ungraded dirt roads, few, if any, recreational facilities, and little social organization among the residents. Therefore, in order that the study of the rural retirement subdivisions within the delineated northern fringe be more meaningful and efficient, it was decided that a classification would be devised by which the various developments could be grouped into logical classes. In this manner the differences and similarities of the characteristics of all the developments could be more effectively compared and contrasted.

The development of a reasonably objective and logical classification was difficult, however, owing to the subjectivity involved in selecting class or group divisions. Therefore, in order to ensure

maximum objectivity, a review of the geographical literature pertaining to the classificatory process was conducted. The following is a brief summation of this investigation.

### Review of Literature

Classification is defined by Johnston as "the grouping of objects into classes on the basis of properties or relationships they have in common."<sup>1\*</sup> This technique of "simplifying and clarifying the complexities of the geographer's universe"<sup>2</sup> is an indispensable tool for geographical research. Hartshorne has written:

The organization of knowledge does not require a neat division into compartments, which would in fact be a violation of the essential unity of reality, but rather the recognition of coherent and manageable but preferably overlapping divisions.<sup>3</sup>

Hartshorne demonstrates that classification is not a natural phenomenon, but exists only within the organization of man's knowledge. This means that all classificatory schemes are devised arbitrarily. As a result, the subjectivity used in dividing phenomena into recognizable classes or groups often detracts from the value of the classification. However, the more objective the classificatory methodology, the less subjective will be the classification. It is this point that needs to be discussed.

An excellent article by Johnston, "Choice in Classification: The Subjectivity of Objective Methods,"<sup>4</sup> brings together and summarizes the methodology used in geography and related disciplines for classification

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\*Notes begin on page 60.

of various phenomena. In this article Johnston states at the outset that regardless of objective numerical data, any decision to classify the data is subjective. He then discusses the nature of these arbitrary decisions and considers in detail the ramification of choice. Through the manipulation of data by various quantitative techniques, he illustrates how the investigator can actually show what he wants to show.

While this article is quantitatively oriented, it is still very useful for a qualitative classification in that the basic fundamental steps of the classificatory process are clearly defined. For example, Johnston states that any classification is formulated in only one of two basic methods:

- 1) From a general awareness of phenomena to be classified, a classification is set up followed by the assignment of each object to its respective class or group. (A deductive approach.)

- 2) A discriminatory analysis of individual observations is made from which a classification is created from the differences and similarities of the characteristics observed. (An inductive approach.)

The deductive approach depends upon an a priori grouping and is highly subjective. Brian Berry suggests that this method should be avoided to ensure that an optimal classification has been made.<sup>5</sup> On the other hand, Johnston's second method, an inductive approach, represents a more objective and rational means of classification. Schaefer, who once stated that a priori grouping is more subjective, contends that "an intelligent classification either anticipates or is based on some sort

of lawfulness. If, therefore, the material itself suggests some sort of classification by mere inspection, one may hope to be on the track of some lawfulness."<sup>6</sup> In other words, Schaefer suggests that a cursory deductive classification may be a stepping stone leading to a highly sophisticated and objective inductive classification.

An extensive geographical literature exists in which classifications, both deductive and inductive, have been used to compare and contrast differences and similarities of phenomena. These range from merely casual descriptive classifications to highly complex functional groupings. A problem with any type of classification, however, is that "the purposes for which classifications are designed are seldom made explicit, and sometimes little is done with them after they are finished."<sup>7</sup> Obviously, the categorizing of fence types has not been as instrumental in the organization of geographical knowledge as the systematization of climates and regions. But any systematic attempt to organize the complex structure of the geographer's world deserves some merit, regardless of how insignificant it may seem. Indeed, classification is an invaluable geographic aid.

#### Selection of a Criterion

An inductive classificatory approach was utilized in the development of a classification of the rural retirement subdivisions. Rather than create classes or groups of subdivisions merely on the basis of casual field observation (deductive approach), a comprehensive checklist was drawn up which listed most of the characteristics which were observed among the subdivisions during the preliminary field research. Also

included on this form were blank spaces to allow for any characteristics which may have passed unnoticed. Then, during a systematic visitation of all rural retirement subdivisions located within the delineated northern fringe, a separate checklist was filled in for each development. Following the completion of this procedure, the information recorded on the checklists was thoroughly examined in an effort to determine which characteristic would best serve as the criterion on which to base a classification. Only situation orientation, institutional framework, building restrictions, and a combination of these three characteristics were chosen as possibilities. All others were rejected.

Situation orientation was the initial characteristic to be considered as a criterion. With special reference to the orientation of each development toward water bodies, four distinct classes of subdivisions were recognized. These included riverfront, lakefront, oceanfront, and nonwaterfront properties. Table 3 lists the number of the rural retirement subdivisions comprising the delineated northern fringe which were assigned to each of these classes.

After careful analysis and deliberation, this classificatory scheme was rejected. Close examination revealed that this scheme did little more than highlight the various geographical areas within the delineated northern fringe where the different water bodies, the criterion for the classification, are either present or absent. In other words, the rural retirement subdivisions grouped into the four classes of situation orientation revealed clustered patterns in the areas where their respective water body is most common, or, in the case of the nonwaterfront properties, in the areas where water bodies are generally absent. As

Table 3SITUATION ORIENTATION OF RURAL RETIREMENT SUBDIVISIONS

County	Lakefront	Riverfront	Oceanfront	Nonwater- front	Total
Bradford	5	0	0	0	5
Citrus	1	2	0	2	5
Clay	10	0	0	1	11
Dixie	0	0	1	0	1
Flagler	0	2	1	0	3
Levy	1	1	0	12	14
Marion	22	4	0	26	52
Putnam	37	18	0	3	58
St. Johns	0	1	1	0	2
Sumter	1	0	0	0	1
Totals:	77	28	3	44	152

illustrated by Map 4, lakefront developments are predominant in the west-central and northwestern portions of Putnam County, southwestern Clay County, and eastern Marion County, while the riverfront subdivisions are prevalent along the St. Johns River in Putnam County and the Rainbow and Withlacoochee Rivers, which are situated in the southwestern part of the delineated northern fringe. Oceanfront properties, although few in number, obviously are located along the coasts. On the other hand, the nonwaterfront rural retirement subdivisions, which incidentally, are found scattered throughout the fringe area, are particularly clustered in the sand hills region of southwestern Marion County and eastern Levy County. Thus, a classification utilizing situation orientation as the criterion revealed obvious clustering of the classes of rural retirement subdivisions it created; but, most importantly, and the principal reason for its rejection, this classification proved ineffective in terms of explaining areal, morphological, institutional, social, and other differences and similarities found to exist among the developments.

The second characteristic to be examined as a possible criterion for the classification of the rural retirement subdivisions was that of institutional framework or subdivision ownership. Information provided by the checklists indicated that all subdivisions were developed by one of three types of institutions. These were corporations, unincorporated or private, or special interest groups such as a labor union or a religious organization. Table 4 shows the total number of rural retirement subdivisions comprising the delineated northern fringe which were assigned to each of these three forms of ownership.<sup>8</sup>

Map 4

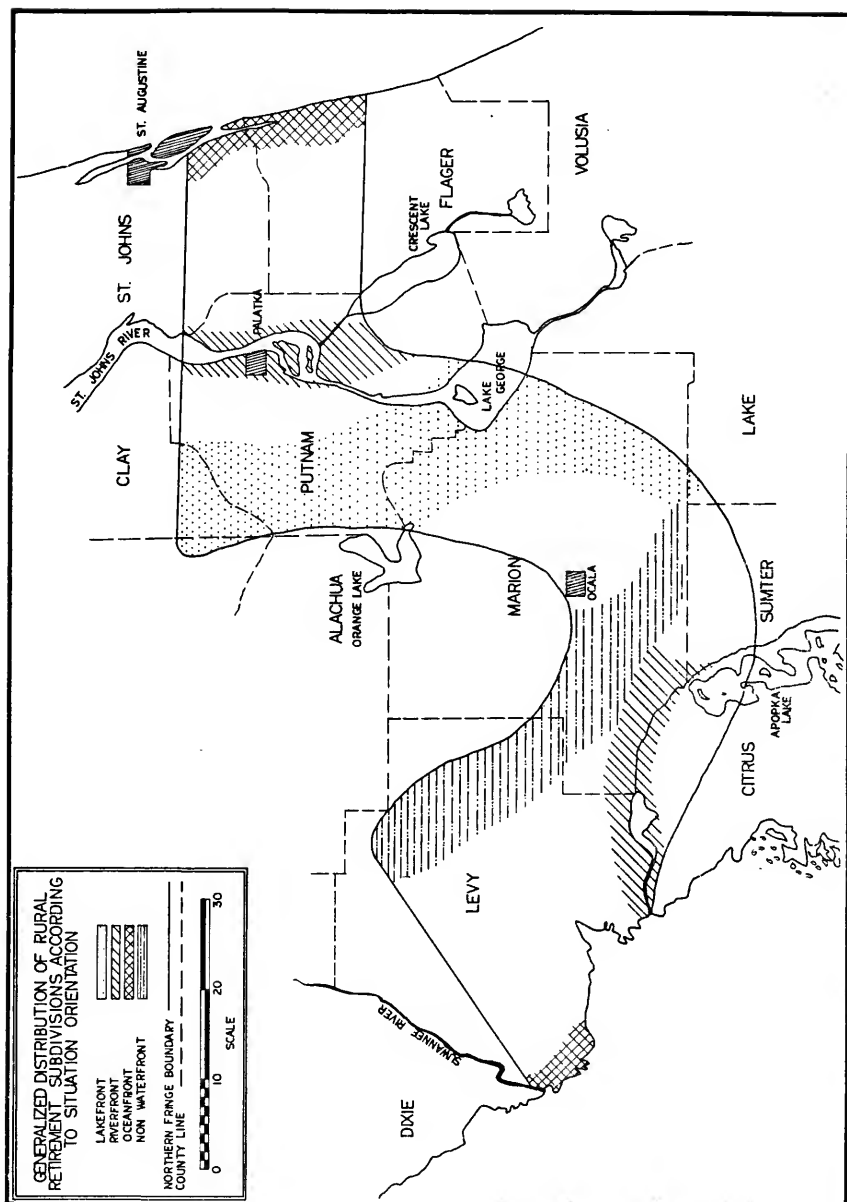




Table 4

## INSTITUTIONAL FRAMEWORK OF RURAL RETIREMENT SUBDIVISIONS

County	Corporation	Unincorporated	Special interest	Undetermined	Total
Bradford	2	3	0	0	5
Citrus	2	2	0	1	5
Clay	4	5	1	1	11
Dixie	1	0	0	0	1
Flagler	2	1	0	0	3
Levy	6	8	0	0	14
Marion	25	21	0	6	52
Putnam	12	35	1	10	58
St. Johns	2	0	0	0	2
Sumter	1	0	0	0	1
Totals:	57	75	2	18	152

The adoption of institutional framework as the criterion on which to base the classification of the rural retirement subdivisions was seriously considered but was justifiably rejected. A major deficiency in this classificatory scheme was that, because only two developments were assigned to the special interest ownership class, essentially only two different classes of subdivisions were represented. Therefore, in view of the fact that many of the developments in the corporate and unincorporated classes were virtually identical in other respects, it was determined that a classification with more than two well-represented classes was necessary in order to account for differences and similarities observed among the various rural retirement subdivisions.

A multilevel classification, utilizing, as the criteria, situation orientation, institutional framework, and building restrictions (regulations imposed upon the property owner by the developer which govern the type of dwelling that may be constructed), represented an experimental attempt to produce a highly complex classification. Unfortunately, this system proved to be redundant, inefficient, and unmanageable, owing to the very large number of classes and subclasses which were created. Moreover, it was discovered that while no subdivisions were assigned to some of the subclasses virtually identical developments were assigned to different subclasses.

Building restrictions, it was decided after careful deliberation, were the most meaningful criterion on which to develop a logical classification of rural retirement subdivisions. Because most of the other characteristics of the subdivisions were either a result of or strongly influenced by the nature of the building restrictions imposed, the class

divisions offered by this characteristic were clear-cut and proved to be very effective in terms of accounting for the many differences and similarities which existed among the various developments. In other words, a positive correlation existed between the classes of subdivisions based upon building restrictions and the hierarchy of developments that was apparent from field observation. This is best explained by the fact that the building restrictions proper, as a general rule, dictated the presence, absence, quantity, and quality of most of the other subdivision characteristics. For example, developments where only exclusive conventional homes were permitted usually displayed equally high quality in the presence of other features such as paved streets with curbs and evenly spaced street lights, elaborate recreational facilities and clubhouses, a higher percentage of the residents who had retired from professional careers, and, in general, a very pleasing aesthetic appearance. On the other hand, in developments where building restrictions, if any, were greatly relaxed, the quality of the different features had diminished considerably. Roads were generally ungraded dirt paths subject to constant erosion, recreational facilities were minimal or absent, the typical resident had retired from a semiskilled or unskilled vocation, and the overall appearance was inferior to the more exclusive developments with more stringent building restrictions. Thus, generally speaking, the form of building restrictions was most instrumental in the determination of the character of most of the other features of the developments, and, therefore, was the basis of the subdivision hierarchy and the logical choice as the criterion from which to devise the classification of rural retirement subdivisions.

### Classification Based upon Building Restrictions

Using building restrictions as the criterion for classification, six distinct classes of rural retirement subdivisions were recognized. Outlined below, these classes are arranged in descending order of the subdivision hierarchy.

#### Class I - "Planned Community"

In Class I subdivisions only conventional homes, subject to certain specifications and requirements regarding the square footage of living area, type of construction materials, and a garage or carport, may be erected. Mobile and modular housing is disallowed. Outbuildings, junk cars, livestock, or any other features, which, in the eyes of the developer, are a detriment to the aesthetic value of the subdivision, are expressively prohibited. An easily identifiable characteristic of this class is a coordinated growth pattern emanating from a predetermined nucleus. In other words, development is not random but rather expands outward from a central location, following a "planned community" concept (Figure 4).<sup>9</sup>

#### Class II - "Conventional Homes Only"

Class II subdivisions differ primarily from Class I developments in that a coordinated growth pattern does not exist. It is left to the discretion of the property owner when, if ever, he will decide to build a home on his lot. As a result, the settlement pattern is usually random (Figure 5). Restrictions on home construction are basically the same as those for Class I, although they may be slightly more relaxed.



Figure 4: Class I Development. Few vacant lots can be found between these attractive and comfortable conventional homes located in St. Augustine Shores, a Class I subdivision situated alongside the Matanzas River in St. Johns County. This is due to the fact that development and housing construction spread outward, roughly in the form of concentric circles, from a preselected central point. A master plan, prepared long before the first lot is sold, designates the scheduled completion date for each of these circular sections. Then, to meet these completion deadlines, a provision is written into the deed of each lot sold which stipulates that the property owner must erect a residence upon his lot within a certain period of time. The actual date, of course, depends upon the circular section in which his lot is located. The inner sections require very early construction but the outer sections may not be scheduled for completion for as many as ten to fifteen years.



Figure 5: Class II Development. The owner of this conventional home in Rainbow Lakes Estates, a Class II subdivision located in western Marion County, may never have next-door neighbors. Property owners in this development are not obligated to build a home on their lots. This results in a random settlement pattern which is characteristic of all rural retirement subdivisions except those assigned to Class I.

### Class III - "Conventional Homes: Mobile and Modular Housing Zoned"

A large percentage of the total acreage in each of the Class III subdivisions is restricted to the erection of conventional homes only. The remaining areas, usually the back or most undesirable lots, are zoned specially for the installation of mobile or modular housing units. In both areas, however, minimum restrictions have been established which regulate the size and type of conventional home or the size, model, and/or year of the mobile or modular home (Figure 6).

### Class IV - "Conventional Homes or Mobile and Modular Housing"

The property owner of a lot in a Class IV subdivision has the option of erecting a permanent conventional home or installing mobile or modular housing (Figure 7). Regardless of this choice, however, the dwelling must meet certain minimum requirements set forth by the developer.

### Class V - "Mobile or Modular Housing Only"

Conventional homes are disallowed in the Class V developments. Property owners<sup>10</sup> may install only a mobile or modular housing unit (Figure 8). Basic restrictions exist which regulate the size, model, and year of the housing unit.

### Class VI - "No Restrictions"

In Class VI subdivisions no building restrictions whatsoever are imposed upon the property owner by the developer. The property owner has the liberty to construct any type of structure(s) he desires, as long as county safety and sanitary codes are met (Figure 9). Livestock, junk cars, outbuildings, etc., are not prohibited.



Figure 6: Class III Development. When a prospective retiree is considering the purchase of a lot in Williston Highlands, a Class III development in northeastern Levy County, he is informed by the developer that the subdivision's building restrictions require that only a permanent conventional home, like the one pictured above, be erected on most of the lots. Any other form of housing, such as mobile or modular, is confined to specially zoned areas in the back sections of the subdivision.





Figure 7: Class IV Development. Some residents who live in expensive conventional homes in Interlachen Lakes Estates, a Class IV development in central Putnam County, express concern that, owing to the relaxed building restrictions of this subdivision, other mobile or modular housing units, such as the ones shown above, may eventually be installed on the vacant lots adjacent to their homes, thereby depreciating the value of their residences.



Figure 8: Class V Developments. Because of a spiralling cost of living, mobile and modular home living is continually increasing in popularity. The lots in this Class V development, known as Southgate Mobile Manor and located in southern Marion County, were sold out in three years and almost fully occupied in five.



Figure 9: Class VI Development. As illustrated by this architectural specimen found in Lake Tropicana Ranchettes in western Marion County, building restrictions are absent in the Class VI subdivisions. A few residents also raise their own beef and pork, keep a horse, and maintain an extensive garden.

Notes

- <sup>1</sup>David Grigg, "Logic of Regional Systems," Annals, Association of American Geographers, LV, No. 3 (September, 1965), 466.
- <sup>2</sup>Preston E. James, "On the Origin and Persistence of Error in Geography," Annals, Association of American Geographers, LVII, No. 1 (March, 1967), 17.
- <sup>3</sup>Richard Hartshorne, "Perspective on the Nature of Geography," p. 179, as quoted by O. H. K. Spate in "Quantity and Quality in Geography," Annals, Association of American Geographers, L, No. 4 (December, 1960), 383.
- <sup>4</sup>R. J. Johnston, "Choice in Classification: The Subjectivity of Objective Methods," Annals, Association of American Geographers, LVIII, No. 3 (September, 1968), 575-589.
- <sup>5</sup>B. J. L. Berry, "A Note Concerning Methods of Classification," Annals, Association of American Geographers, XLVIII, No. 3 (September, 1958), 300.
- <sup>6</sup>Fred K. Schaefer, "Exceptionalism in Geography: A Methodological Examination," Annals, Association of American Geographers, XLIII, No. 3 (September, 1953), 227.
- <sup>7</sup>O. D. Duncan, W. P. Scott, S. Lieberman, B. Duncan, and H. H. Winsborough, Metropolis and Region (Baltimore: Johns Hopkins Press for Resources for the Future, Inc., 1960), p. 35, as quoted in "Method and Purpose in Functional Town Classification," a review article by Robert H. T. Smith appearing in the Annals, Association of American Geographers, LV, No. 3 (September, 1965), 539.
- <sup>8</sup>In certain situations the developer was reluctant to divulge any information pertaining to the ownership of the subdivision and time did not facilitate intensive research through county records in order to learn by whom the subdivision was owned. Also, information regarding the ownership of the defunct developments often was not available. Thus, the institutional framework was not determined for eighteen of the rural retirement subdivisions.
- <sup>9</sup>In certain of the Class I subdivisions the developer builds the houses and then offers a house and lot package deal.
- <sup>10</sup>Mobile home parks where lots were rented but not sold were excluded from this study.

## CHAPTER IV

### SUBDIVISION CHARACTERISTICS

The information contained in this chapter was obtained from the comprehensive checklists used in the preceding chapter for the determination of a logical criterion for the classification of the rural retirement subdivisions. After the classification was devised, the information provided by these checklists was segregated according to subdivision class. Then, a summary of this information was arranged in tabular form, as depicted by Table 5, for convenience in the study and analysis of the differences and similarities found to exist among the characteristics of the six subdivision classes, the focus of this chapter. In the following text, each of these characteristics included in Table 5 is examined and discussed in detail, with supplemental information, data, and tables inserted where appropriate.

#### Number of Rural Retirement Subdivisions Per Class

The initial characteristic to be examined is the total number of individual rural retirement subdivisions assigned to each of the six classes. Shown on the first line of Table 5, these totals indicate that in terms of frequency of occurrence the Class IV developments are the most common (fifty-two), followed by Classes II and III, each with twenty-six. Next in total numbers of individual developments are Classes V and VI with seventeen and sixteen, respectively. Class I, consisting

of only three rural retirement subdivisions, represents the smallest of the six classes. Not shown in Table 5 are twelve developments for which classificatory information was not available.<sup>1\*</sup>

While these raw totals appear to demonstrate some statistical significance by implying a preponderance of one class relative to another, it must be stressed that these figures cannot be equated with total acreages occupied by the subdivisions in each of the six classes, which is a more effective measure for comparing the relative density of the different classes of developments. Thus, it is not the intent of this chapter to concentrate upon any statistical significance which may or may not be attached to the number of developments per class but rather to focus upon more meaningful characteristics which distinguish certain classes from others, the key to the subdivision hierarchy.

#### Number of Acres Occupied by Rural Retirement Subdivisions

The total number of acres occupied by the rural retirement subdivisions of each class, as shown in Table 5, emphasizes that no positive correlation exists between this characteristic and the total number of developments per class. While only three subdivisions are included in Class I, these developments encompass nearly as many total acres (113,200) as all of the 137 rural retirement subdivisions assigned to Classes II, III, IV, V, and VI (116,095). Also, Class IV ranks first in terms of the total number of individual developments but ranks third in the total acreage occupied by each of the six classes of subdivisions.

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\*Notes begin on page 123.

Table 5

SUMMARY OF SUBDIVISION CHARACTERISTICS BY CLASS<sup>a</sup>

Characteristic	Class I	Class II	Class III	Class IV	Class V	Class VI
Number of developments	3	26	26	52	17	16
Acreage occupied	113,200	39,085	26,835	36,270	865	13,040
Situation orientation	Exclusively waterfront	Predominantly waterfront	Predominantly waterfront	Predominantly lakefront	Waterfront or nonwaterfront	Predominantly nonwaterfront
Institutional framework	Exclusively corporate	Predominantly corporate	Predominantly corporate	Predominantly noncorporate	Predominantly noncorporate	Predominantly noncorporate
Size of subdivision in acres.						
Range:	1,200 - 100,000+	35 - 30,000	60 - 5,000	15 - 20,000	20 - 80	30 - 5,700
Average: <sup>b</sup>	10,000+	100 - 499	100 - 499	10 - 99	10 - 99	10 - 99
Size of lots in acres.	1/4 - 1	1/4 - 1-1/2	1/5 - 2-1/2	1/5 - 1	1/5 - 1/2	1/4 - 2-1/2
Predominant lot size: <sup>c</sup>	1/4	1/4	1/4	1/4	1/4	1
Selling price of lots in dollars per acre.						
Range:	See text	\$1,995 - \$13,613	\$1,118 - \$7,980	\$2,321 - \$19,558	\$3,202 - \$88,000	\$760 - \$6,995

Table 5 - Continued

Characteristic	Class I	Class II	Class III	Class IV	Class V	Class VI
Average selling price interval:						
See text	\$5,000 - \$9,999	\$5,000 - \$9,999	\$5,000 - \$9,999	\$5,000 - \$9,999	\$5,000 - \$9,999	\$1,000 - \$2,499
Year of establishment.						
Initial appearance:	1969	1951	1955	1958	1960	1958
Peak development years:	1969 - 1971	1963 - 1965	1963 - 1965	1963 - 1965	1966 - 1968	1960 - 1962
Most recent subdivision to appear:	1971	1971	1970	1971	1971	1970
Advertising. Extent:	National, considerable international	National, limited international	National, limited international	Local, considerable national	Local, some national	Local, limited national
Methods: (In approximate order of importance)	National and international publications, mailers, national radio and television, telephone soliciting, roadside, word-of-mouth	National and international publications, national radio and television, mailers, some telephone soliciting, roadside, word-of-mouth	National but very little international publications, some national radio and television, mailers, word-of-mouth	Primarily local but some national publications, local radio and television, roadside, word-of-mouth	Roadside, local publications, limited local radio and word-of-mouth	Roadside, local but some national publications, word-of-mouth, limited local radio and television



Table 5 - Continued

Characteristic	Class I	Class II	Class III	Class IV	Class V	Class VI
Recreational facilities:	Community centers, all water-related recreational activities, eighteen-hole golf courses, yacht club, lighted shuffleboard courts, horse shoe pits, well-organized social agenda	Community centers common, all water-related recreational activities, some golf courses, some shuffleboard courts, some horse shoe pits, organized social agenda	Community centers race, most water-related recreational activities, few golf courses, other facilities, little social organization	Community centers rare, most water-related recreational activities, no golf courses, little social organization	Community centers fairly common, some water-related recreational activities, no golf courses or other facilities, very little social organization	No community centers, few water-related recreational activities, no golf courses or other facilities, very little social organization
Type of road	Concrete	Asphalt and improved dirt	Predominantly improved dirt	Predominantly unimproved dirt	Asphalt, improved dirt, and unimproved dirt	Predominantly unimproved dirt
Road pattern	Nongeometric	Predominantly grid	Predominantly grid	Exclusively grid	Nongeometric and grid	Exclusively grid
Natural landscape features	No class distinctions, see text					
Settlement pattern	Cluster	Random	Random	Random	Random	Random

Table 5 - Continued

Characteristic	Class I	Class II	Class III	Class IV	Class V	Class VI
Utilities.						
Utility poles:	Below ground	Above ground	Above ground	Above ground	Above ground	Above ground
Water facilities:	Central water	Individual wells	Individual wells	Individual wells	Individual wells, central wells	Individual wells
Sewage facilities:	Central system	Septic tanks	Septic tanks	Septic tanks	Septic tanks	Septic tanks
Street signs	Metal luminescent	Metal luminescent, concrete markers, few wooden stakes	Concrete markers or wooden stakes, some metal luminescent	Wooden stakes, some concrete markers, few metal luminescent	Wooden stakes, concrete markers, metal luminescent, equally divided	Wooden stakes, concrete markers, metal luminescent, metal luminescent rare
Street lights	Evenly spaced	Corners only	Corners only, if present	Corners only, if present	Occasionally evenly spaced, usually corners only or absent	Corners only, if present
Entranceways	Extravagant, fountains, well-landscaped, welcome center, large signs, well-designed	Bricked fence or archway at most, generally sign only	Sign only	Sign only	Sign only	Sign only

Table 5 - Continued

Characteristic	Class I	Class II	Class III	Class IV	Class V	Class VI
Maintenance and upkeep	Very good	Good	Fair	Fair	Fair to good	Generally poor
Quality index rating (See text)	46	31	25	24	24	18

<sup>a</sup>All data prior January, 1972.

<sup>b</sup>See Table 6 and text.

<sup>c</sup>See text for explanation of predominant lot size.

<sup>d</sup>See Table 11.

<sup>e</sup>See Table 12.

Moreover, with reference to their total number of developments, Classes II and III and Classes V and VI possess equivalent or nearly equivalent totals (26 and 26, and 17 and 16, respectively), but examination of the data in Table 5 does not reveal correspondingly equivalent totals with respect to the total number of acres occupied. The Class II developments occupy approximately one and one-half times the acreage of the Class III subdivisions (39,085 and 26,835, respectively), whereas the developments comprising Class VI encompass more than fourteen times as much land area as do the Class V subdivisions (13,040 and 865 acres, respectively). Thus, through the support of these data, it is illustrated that figures pertaining to the frequency of occurrence of rural retirement subdivisions in each class are somewhat misleading and are not as meaningful as those figures which reveal the actual land surface enveloped by the developments of each class.

Map 3, because of a problem of scale, depicts only the sections of the township and range land survey system in which a rural retirement subdivision is situated and does not show the perimeter of each development, thereby presenting an exaggerated portrayal of the actual acreage occupied by these subdivisions. Nevertheless, Table 6 shows that the rural retirement subdivisions which comprise the delineated northern fringe occupy a substantial total of 230,050 acres.<sup>2</sup> This is equivalent to approximately 360 square miles or sections, whereas slightly more than 600 sections are blacked-in on Map 3. Despite this exaggeration, however, Map 3 does illustrate the areas in which the subdivisions are concentrated or clustered, a phenomenon which is reflected in the total acreage occupied by the developments in each county (Table 6).

Table 6

## ACREAGE OCCUPIED BY RURAL RETIREMENT SUBDIVISIONS

County	Class I	Class II	Class III	Class IV	Class V	Class VI	Unclassified	Total per county
Bradford	0	120	240	165	0	0	0	525
Citrus	12,000	240	300	0	0	320	0	12,860
Clay	0	40	180	3,845	0	90	35	4,190
Dixie	0	0	1,800	0	0	0	0	1,800
Flagler	70,000 <sup>a</sup>	80	120	0	0	0	0	70,200
Levy	0	4,160 <sup>b</sup>	8,860	840	155	3,000	0	17,015
Marion	0	31,630 <sup>b</sup>	14,605	1,655	500	9,490	680	58,560
Putnam	0	2,815	730	29,615	210	140	40	33,550
St. Johns	31,200 <sup>a</sup>	0	0	0	0	0	0	31,200
Sumter	0	0	0	150	0	0	0	150
Totals:	113,200	39,085	26,835	36,270	865	13,040	755	230,050

<sup>a</sup>While Palm Coast, a large, 100,000-acre rural retirement subdivision, is situated in both Flagler and St. Johns Counties, this figure includes only the acreage occupied in this county.

<sup>b</sup>While Rainbow Lakes Estates, a sprawling, 30,000-acre rural retirement subdivision, is located in both Levy and Marion Counties, this figure includes only the acreage occupied in this county.

### Situation Orientation

According to information provided by resident property owners of the rural retirement subdivisions, most retirees would prefer to live, provided they had the financial capability to do so, in a development which offers or has access to water-oriented recreational facilities, such as fishing, boating, and, in some cases, swimming. Although this is discussed at length in the following chapter, the proclivity of these retired residents toward water-oriented recreation is reflected in the percentage of rural retirement subdivisions which border on either a river, a lake, the Atlantic Ocean, or the Gulf of Mexico. Of the 140 rural retirement developments within the delineated northern fringe which were classified, a total of 102 or 73 per cent border on some form of water body (Table 7).

For many years land developers in Florida have recognized the water-related recreational interests of prospective property owners and they have capitalized on their foresight by purchasing and developing waterfront tracts wherever possible. Actually, the percentage of rural retirement subdivisions with a waterfront situation orientation would probably be much higher if waterfront property did not command such an exorbitant price and if there were not so many large tracts of inexpensive, agriculturally little-used, nonwaterfront land available for development.

The data in Table 7, from which, incidentally, the qualitative descriptions in Table 5 are based, show that a discernible pattern is evident in regard to the situation orientation for each of the six subdivision classes. With the exception of Class IV<sup>3</sup> the proportion of

Table 7

PERCENTAGES OF TYPE OF SITUATION ORIENTATION PER SUBDIVISION CLASS<sup>a</sup>

Situation orientation	Class I	Class II	Class III	Class IV	Class V	Class VI	% All developments
Lakefront	33	42	27	85	12	19	52
Riverfront	33	31	31	4	35	6	19
Oceanfront	33	0	4	0	0	0	2
Subtotal:							
Waterfront only	100	73	62	89	47	25	73
Nonwaterfront	0	27	38	11	53	75	27
Total:							
Waterfront and nonwaterfront	100	100	100	100	100	100	100
Number of subdivisions per class	3	26	26	52	17	16	Total: 140

<sup>a</sup>Data are based only on the 140 rural retirement subdivisions within the delineated northern fringe which were classified.

water-oriented developments in each class decreases gradually in descending order of the subdivision hierarchy. From Class I through Class VI, waterfront developments comprise 100, 73, 62, 89, 47, and 25 per cent, respectively, of the total number of classified rural retirement subdivisions in each class. It is logical to assume that because the purchase of waterfront property and its subsequent development represents a considerable investment for the land developer, it behooves him to impose rigid building restrictions upon the property owners in order to maintain an overall aesthetic value that would be in alignment with the high prices he asks for his lots. This assumption lends more than a partial explanation for the pattern of situation orientation among the subdivision classes but it must also be pointed out that there are many exceptions as well.

One of the keys to the financial success of a rural retirement subdivision is advertising. If a development is located adjacent to a water body, there is no better way to inform potential buyers of this attractive inducement than to include such a reference in the name of the subdivision. And land developers have not been reluctant to take full advantage of this advertising technique. St. Johns Riverside Estates, Interlachen Lakes Estates, Palm Coast, Suwannee Acres, and Lakeside Hills are only a few examples. However, much to the chagrin of many a prospective lot buyer, the reference in the title of the subdivision indicating that the development possesses a waterfront situation orientation is often very misleading. For example, Lake Tropicana Ranchettes, a three-thousand-acre rural retirement subdivision situated in western Marion County, derived its name from a fresh water lake located within



the perimeter of the development. However, the lake occupies fewer than five acres, and, in the interest of preserving accessibility for all property owners, no lakeside lots have been or will be sold. Furthermore, the size of the lake prohibits boating and water-skiing, and swimming has been banned as a favor to resident fishermen (Figure 10). Indeed, someone who has purchased a lot through the mail might possibly have his retirement dream shattered upon his first opportunity to inspect his property and the development in which it lies.

### Institutional Framework

The establishment of a rural retirement subdivision requires a sizeable monetary investment, although the actual cash amount depends upon a multitude of cost factors. Many of these costs can be designated as fixed expenses, such as the cost of land, surveying, and legal paperwork, and cannot be appreciably reduced. But the amount of capital to be invested in the improvements of the subdivision is, to a large extent, left to the discretion of the developer. This financial option plays a very significant role in the determination of the form of building restrictions a developer may decide to impose upon the eventual lot buyers. For instance, developers with only minimal financial resources can ill-afford to provide expensive improvements such as paved roads, street lights, central water and sewage systems, a community center replete with a large assortment of recreational facilities, or a lavish, fountain-studded entranceway. As a result, it is generally imperative that these developers establish relaxed building restrictions in order to generate sufficient sales appeal for lots located in a development with



Figure 10: Lake Tropicana. Recreation at picturesque Lake Tropicana is limited to fishing, which, according to the retired residents of Lake Tropicana Ranchettes, has improved substantially since the lake was recently restocked by the developer.

minimal, low-quality improvements. On the other hand, developers who do possess the financial resources required to install improvements of the finest quality usually impose rather stringent building restrictions upon their customers. In this manner, dwellings erected by their future residents do not detract but instead enhance and perpetuate the original quality of the development, a definite safeguard against a decline in established sales appeal. With this point in mind, a discussion of the pattern of institutional framework revealed in Table 5 is more meaningful.

From the data presented in Table 8, it was learned that two forms of institutional framework, both corporate and noncorporate ownership, characterize the rural retirement subdivisions located within the northern fringe. As summarized in Table 5, corporate ownership is predominant among Classes I, II, and III, but a majority of the subdivisions belonging to Classes IV, V, and VI are noncorporate owned. Keeping in mind the point made in the preceding paragraph and considering that corporations generally possess financial resources far superior to those of individuals, the existence of this pattern of institutional framework is clearly self-explanatory.

A third but far less important institutional framework for subdivisions was discovered among a handful of developments. This is ownership by special interest groups. For example, near Keystone Heights in southwestern Clay County is the Postmaster's Retirement Village, a rural retirement subdivision established by a labor union of American postmasters. Here the original sale of each lot is expressively restricted to union members only.<sup>4</sup> One other development sponsored by a special

interest group is the UAW Retiree's Village, located on the St. Johns River in southeastern Putnam County.<sup>5</sup>

#### Range and Average Size of Subdivisions

Areas occupied by rural retirement subdivisions located within the delineated northern fringe range from 15 to well over 100,000 acres (Table 5),<sup>6</sup> but the majority (81 per cent) of the developments contain fewer than 1,000 acres. Developments exceeding 5,000 acres are relatively uncommon, but nevertheless are found in all subdivision classes except Class V. Class V, whose developments are exclusively restricted to the erection of mobile or modular housing only, is not represented by any subdivision occupying more than 80 acres, a unique feature of the six subdivision classes.

While attempting to determine the average size of the rural retirement subdivisions in each of the six classes, it was discovered that the calculation of an arithmetic mean average produced very distorted and unrealistic results, owing to a small number of extremely large developments present in certain classes. Further statistical techniques and data manipulation were utilized but again the final results were unsatisfactory, especially when compared with a ranking of subdivision sizes for each class. Nevertheless, examination of these subdivision sizes in ranked order revealed that a preponderance of subdivisions were grouped reasonably close together. Therefore, keeping within realistic parameters, six size intervals were established in order that the average or most common range of subdivision sizes in each class could be determined (Table 5).

Table 8

PERCENTAGES OF FORM OF INSTITUTIONAL FRAMEWORK PER SUBDIVISION CLASS<sup>a</sup>

Institutional Framework	Class I	Class II	Class III	Class IV	Class V	Class VI	% All developments	Number of developments
Corporate	100	69	61	23	24	25	54	57
Noncorporate	0	23	35	73	70	63	41	75
Special interest	0	0	0	2	6	0	1	2
Undetermined <sup>b</sup>	0	8	4	2	0	12	4	6
Totals:	100	100	100	100	100	100	100	
Number of developments	3	26	26	52	17	16		140

<sup>a</sup>Data are based only on the 140 rural retirement subdivisions within the delineated northern fringe which were classified.

<sup>b</sup>Information concerning the institutional framework for six developments was not available.

Examination of the average or most common range of subdivision sizes as shown in Table 5 suggests that a pattern exists among the six subdivision classes in that the sizes included in these ranges become progressively smaller passing from Class I through Class VI. The majority of the Class I developments are included in the 10,000 acres or more size interval while Classes II and III and Classes IV, V, and VI are characterized by the 100 - 499-acre size interval and the 10 - 99-acre size interval, respectively.

Table 9, which presents a breakdown of subdivision size intervals by class, lends statistical support to the pattern of decreasing size suggested by Table 5. For example, the vast majority (16 of 23) of the rural retirement subdivisions occupying an area of 1,000 acres or more are confined to the highest three classes of the subdivision hierarchy (Classes I, II, and III); but, the developments assigned to these three classes constitute only one-third of all the rural retirement subdivisions encompassing fewer than 1,000 acres and only 15 per cent of all the developments occupying less than 100 acres. Conversely, while Classes IV, V, and VI are not well-represented by developments exceeding 1,000 acres, the subdivisions belonging to these classes do comprise two-thirds of the total number of developments with areas less than 1,000 acres and 85 per cent of the subdivisions containing fewer than 100 acres. Such a pattern of decreasing size with descent of the subdivision hierarchy coincides very neatly with the patterns of institutional framework and capital investment which are discussed above.

Table 9

NUMBER OF SUBDIVISIONS BY SIZE INTERVAL AND CLASS<sup>a</sup>

Size interval in acres	Class I	Class II	Class III	Class IV	Class V	Class VI	Total
10 - 99	0	8	3	36	17	9	73
100 - 499	0	13	14	10	0	4	41
500 - 999	0	0	1	2	0	0	3
1,000 - 4,999	1	4	7	2	0	2	16
5,000 - 9,999	0	0	1	1	0	1	3
10,000 -	2	1	0	1	0	0	4
Total:	3	26	26	52	17	16	140

<sup>a</sup>Data are based only on the 140 rural retirement subdivisions within the delineated northern fringe which were classified.

### Range and Average Size of Lots

State and county regulations, spurred by the occasional but unfortunate contamination of ground water by septic tanks too closely spaced for local soil conditions, place restrictions on the maximum number of single family dwellings that can be erected on one acre of land in some areas of Florida.<sup>7</sup> As a result, land developers, assuming theoretically that one dwelling may eventually be erected per individual lot, tend not to subdivide their developments into lots of a size which would exceed these regulations. However, beyond complying with these standards, it is the prerogative of the developer to determine the size of lots in his respective development.

Within the rural retirement fringe area, the lot sizes vary from one-fifth of an acre to two and one-half acres. Although based on data in Table 10, Table 5 shows that the predominant lot size throughout Classes I to V, inclusively, is one-quarter of an acre. The preponderance of lots of this size can partially be explained by the financial advantage inherent with smaller lots. As with most marketable items, smaller lots command higher prices, when converted to a common denominator, than lots considerably larger. Moreover, the prospective property owner is willing to pay a higher price for a smaller lot because he realizes that, in the long run, a larger lot means more expense when additional property taxes, maintenance, and upkeep are considered.

Class VI subdivisions are characterized by larger lots, the most popular one being one acre in size. The total absence of building restrictions encourages backyard farming and gardening, which, of course, require more area than provided by the smaller, quarter-acre lots.



Table 10

PREDOMINANT LOT SIZE OF SUBDIVISIONS<sup>a</sup>

Predominant lot size in acres <sup>b</sup>	Class I	Class II	Class III	Class IV	Class V	Class VI	Total number of developments
1/5	0	0	1	2	3	0	6
1/4	3	19	16	39	12	3	92
1/3	0	1	1	2	1	1	6
1/2	0	2	3	1	1	1	8
1	0	2	2	5	0	9	18
1 and 1/4	0	1	0	0	0	0	1
1 and 1/2	0	1	1	0	0	1	3
2 and 1/2	0	0	1	0	0	1	2
Undetermined	0	0	1	3	0	0	4
Total number of developments	3	26	26	52	17	16	140

<sup>a</sup>Data are based only on the 140 rural retirement subdivisions within the delineated northern fringe which were classified.

<sup>b</sup>Lot sizes shown here represent all predominant sizes encountered during the field research. Certain lots were sold on a square footage basis and these sizes have been converted to the nearest size in acres that are included in this table.

While Table 10 shows that a predominant lot size was determined for nearly all of the rural retirement subdivisions, it must also be pointed out that not all lots within a particular development occupy an equal amount of land. This nonuniformity of lot sizes is often the result of physical features on the landscape, such as sinkholes, rivers, and lakes, which interrupt a normal, rectangular platting procedure. Occasionally, however, developers create lots of different sizes for the purpose of providing a wider selection of retirement sites in order to meet better the needs and desires of a greater number of prospective retirees. Furthermore, because of the additional profits to be realized, the choicest property within a development is almost always subdivided into the smallest possible lots.<sup>8</sup> These areas considered to be the most desirable sites are lots located on a waterfront, adjacent to a recreational facility such as a golf course, and abutting the principal thoroughfares within the particular development.

#### Selling Price of Lots

The selling price<sup>9</sup> asked for lots situated within the rural retirement subdivisions represent one of the most inconsistent and unpredictable subdivision characteristics that was examined in this study. Preliminary field research had suggested that the selling price per lot tended, on the average,\* to increase progressively from Class VI to the top of the subdivision hierarchy, Class I, indicating a possible correlation to the form of building restrictions present in the development. However, from later, more comprehensive field study, it was learned that such a generalization is ill-founded, because, aside from building

restrictions, a host of other factors, many of which are discussed below, exerts considerable influence which affects the final selling price.

When converted to the common denominator of dollars-per-acre, it was discovered that a wide range of selling prices of lots exists among the developments of the six subdivision classes (Table 5). The highest-priced lots in any rural retirement subdivision in the northern fringe are located in Rio Vista, a Class V development situated north of Dunnellon in western Marion County. In early 1972, these lots, which front the beautiful Rainbow River, were selling for an astonishing sum equivalent to \$88,000 per acre (Figure 11). According to an interview with the owner of the Red Rooster Restaurant in nearby Rainbow Lakes Estates, these quarter-acre lots, which include 75 feet of river frontage, sold originally for \$12,000. Six months later some were sold for \$18,000, and at the time of the interview (early 1972), the selling price had soared to \$22,000. At the other end of the scale the least expensive lots, selling for the equivalent of \$760 per acre, are found in a Class VI subdivision known as Florida Highlands, which is located over a sprawling expanse of sand hills in south-central Marion County. Thus, considering the above discussions relating to the correlation of the patterns of other subdivision characteristics to the subdivision hierarchy, it is expected that the least expensive lots would be found in a Class VI development, but the discovery that the most expensive lots are located in Class V development is surprising.

Although the difference between the selling prices of the highest-priced and lowest-priced lots found among all the rural retirement subdivisions is very great, Table 5 shows that a considerable difference

also exists between the selling prices of the least and most expensive lots of developments in each of the six subdivision classes. These differences can be attributed to the fact that considerable fluctuation in lot values occurs within the individual developments as well as among the different subdivisions. For example, choice waterfront lots command the highest price of any lot within a particular development. A quarter-acre lakefront lot in early 1972 was a bargain if it could have been purchased for less than \$6,000. Regardless of how inaccessible or isolated, the most popular selling price for lakefront lots comprising one-quarter of an acre or less was \$6,995 in early 1972. Riverfront lots of the same dimensions were equally expensive. Premium prices are also received for lots situated on man-made canals, adjoining golf courses and major thoroughfares, and affording a view of the waterfront. (In regard to the latter, the selling prices of lots in Lakeside Hills depend upon the location of the lot in relation to the water; lakefront lots sell for the typical \$6,995, lots which afford a view of the lake are priced at \$2,500, and lots situated away from the lake sell for only \$800.) In addition, the corner lots in each block usually sell for a slightly higher price, generally \$200 more than the adjacent lots which front on only one street. On the other hand, the cheapest lots, relatively speaking, are generally those which generate the least amount of sales appeal, such as remote lots located substantial distances from the subdivision entrance and recreational facilities and those lots which are flood-prone or do not drain properly. Thus, many factors must be taken into consideration in order to account for such a wide range of selling prices among the rural retirement subdivisions.



Figure 11: Rainbow River. So great is the demand to retire on the banks of the beautiful, crystal-clear Rainbow River, that the lot from which this photograph was taken commanded the highest price of any lot in any subdivision anywhere in the northern fringe in early 1972. Upstream a short distance is Rainbow Springs, the source of the river, around which a very popular central Florida tourist attraction of the same name has been established.

Regardless of the wide ranges, which reflect only extreme values of the costs of lots within and among the rural retirement subdivisions, some generalizations about the selling price of lots can be made from the data presented in Table 11. This table shows by subdivision class the number of developments which are included in each of six intervals of selling prices (converted to common denominator of dollars-per acre) of lots which are considered to represent the predominant lot size within each development and have no premium value attached, such as a water-front orientation, nearness to recreational facilities, or any other feature which would enhance the value of the lot. In other words, the data in this table are based upon what may be considered as the typical or most common lot in its respective development. Although the selling prices of these lots were not available for a substantial minority of the total number of rural retirement subdivisions,<sup>10</sup> it can nevertheless be determined from Table 11 that the predominant cost of a typical lot in the developments of Classes II through V, inclusively, ranges from \$5,000 to \$9,999 per acre. Since Table 10 shows that the predominant lot size for the subdivisions of these five classes is one-fourth of an acre, it can further be stated that the typical or most common lot found in the developments of these classes is one-quarter of an acre in size and sells for a price between \$1,250 and \$2,500. In reference to Class VI, a majority of the lots of the subdivisions in this class sell for a lower price, ranging from \$1,000 to \$2,499 per acre. And, because the predominant lot size of the Class VI developments is one acre, these figures represent the average range of selling prices of the typical or most common lot in these developments. The three Class I developments are not

Table 11  
NUMBER OF SUBDIVISIONS BY CLASS AND INTERVALS OF LOT SELLING PRICES<sup>a</sup>

Selling price interval in dollars per acre	Class I	Class II	Class III	Class IV	Class V	Class VI	Total
\$ 0 - 999	See text	0	0	0	0	0	1
1,000 - 2,499	See text	1	4	2	1	5	13
2,500 - 4,999	See text	3	5	4	2	2	16
5,000 - 9,999	See text	11	9	11	7	1	39
10,000 - 19,999	See text	2	0	4	1	0	7
20,000 -	See text	0	0	0	2	0	2
Undetermined	0	9	8	31	5	7	60
Total:	3	26	26	52	17	16	140

<sup>a</sup>Data are based only on the 140 rural retirement subdivisions within the delineated northern fringe. See text for description of type of lot represented by these data and explanation for the relatively high percentage of subdivisions for which the selling prices of lots were undetermined.

included in Table 11 owing to the fact that their developers offer a package deal in which the selling price includes the cost of the lot and a newly constructed conventional home. In fact, St. Augustine Shores will not sell vacant, unimproved lots but only the house and lot combinations, which range in price from \$13,950 to \$22,350. Palm Coast and Citrus Springs offer similar package deals but they also sell a limited number of unimproved lots, beginning at \$2,195 for a quarter-acre, non-waterfront tract.

#### Year of Establishment

An examination of the establishment dates of the rural retirement subdivisions comprising the present northern fringe reveals some interesting facts. The oldest development is Bliss Haven, a Class II subdivision established in 1951 on the northern shores of Lake Weir in southeastern Marion County. However, before the end of the year 1960, each of the remaining subdivision classes (except Class I) had made its initial appearance (Table 5). Nevertheless, the rate of development during the early and mid-1950s was slow. It was not until the very late 1950s that the northern retirement fringe entered its boom years. The boom continued for several years, finally peaking out during the mid-1960s (Table 12), after which time the number of new developments to appear each year began to taper off.

Table 12 shows that during the three-year interval from 1963 through 1965, more rural retirement subdivisions (fifty-three) were established than during any other three-year period. However, in terms of classes of subdivisions, only Classes II, III, and IV experienced commensurate peak



Table 12

NUMBER OF SUBDIVISIONS BY CLASS AND INTERVALS OF YEARS OF ESTABLISHMENT<sup>a</sup>

Year of establishment in three-year intervals	Class I	Class II	Class III	Class IV	Class V	Class VI	Total
1951 - 1953	0	1	0	0	0	0	1
1954 - 1956	0	1	2	0	0	0	3
1957 - 1959	0	2	4	4	0	2	12
1960 - 1962	0	6	3	3	3	6	22
1963 - 1965	0	8	7	32	3	3	53
1966 - 1968	0	3	5	3	6	2	19
1969 - 1971	3	1	2	5	4	2	17
Undetermined	0	4	3	5	1	1	14
Total:	3	26	26	52	17	16	140

<sup>a</sup>Data are based only on the 140 rural retirement subdivisions located within the delineated northern fringe.

development years. The Class VI developments had peaked out during the preceding three-year interval, 1960 - 1962, when land values were much cheaper and before the presence of the subdivisions themselves brought about an appreciable increase in the cost of tracts of land for development (Chapter VI). The Class V developments, which did not appear prior to 1960, experienced their peak development years during the 1966 - 1968 interval. However, in terms of the percentage of the total number of subdivisions which were established in each class, Class V was highest for the 1969 - 1971 three-year period, indicating a rise in the popularity of mobile home developments during the late 1960s and early 1970s, which coincides with the nationwide trend toward mobile home living that has been brought about by increased construction costs of conventional homes and higher property tax rates.

Class I developments did not appear until 1969 when Citrus Springs, a 12,000-acre planned community, was established in northern Citrus County by the Mackle Brothers, the pioneers of the planned community concept in Florida. Reasons for the late arrival of the Class I subdivisions are uncertain, but it is suspected that the promoters of these developments deemed it wise to sit back and evaluate the success of the other rural retirement subdivisions in this northern area of Florida before investing huge sums of capital into a real estate venture which might be unsuccessful.<sup>11</sup>

Although the number of rural retirement subdivisions that were established each year had peaked out during the mid-1960s, developments of each class were still being founded in the early 1970s (Tables 5 and 12). Seventeen new subdivisions appeared during the three-year interval

from 1969 through 1971. Just how long the fringe area can accommodate additional subdivisions before becoming saturated, which would therefore provide the impetus for a possible future northward shift in the location of the northern fringe, is a major point of discussion in both Chapters VI and VII.

#### Method and Extent of Advertising

To a large extent, much of the success of the rural retirement subdivisions within the northern fringe can be attributed directly to advertising. It is only through advertising that a large number of potential lot buyers can be reached. And, developers, well aware of this fact, realize also that expensive advertising costs can soon cut into anticipated profits. Thus, while an extensive, well-planned, and well-executed advertising campaign is more desirable, and, indeed, more effective, its costs may be beyond the financial capabilities of the developer. As a result, there is considerable variation as to the method and extent of advertising used by the subdivision promoters of the northern fringe of rural retirement.

Advertising techniques vary within as well as among the different classes of subdivisions (Table 5). The most popular method is to advertise in selected publications, primarily northern newspapers and numerous special interest magazines.<sup>12</sup> Other methods include the random mailing of brochures or telephoning of persons living in the northern states. A few developers even purchase very expensive radio and television time to advertise their real estate. Others, who are much less fortunate in the financial sense, have to rely heavily upon roadside

billboards (Figure 12). Still others, depending entirely upon word-of-mouth, do not advertise at all, although the reason for this is not necessarily associated with financial hardship.<sup>13</sup> Thus, developers utilize a wide assortment and/or combinations of advertising techniques. (For percentages of each method used by each subdivision class, see Chapter V.)

Concerning the extent of advertising, geographically speaking, most noncorporate developers, in the effort to generate an influx of prospective customers, engage primarily in localized advertising campaigns. Advertising on a national scale is not uncommon, but it is usually very limited in scope.<sup>14</sup> The corporate developers, on the other hand, generally participate exclusively in massive, national, if not international, advertising campaigns.<sup>15</sup> Thus, if the high cost of advertising is considered, the relationship exhibited between the extent of advertising and the form of institutional framework comes as no surprise.

It was discovered that some developers, while keeping within the legal limits of the law, unfortunately distribute advertising materials which are highly glamorized--a fact which deeply embitters many who purchase property in the northern retirement fringe area by mail without on-site inspection.<sup>16</sup> To be more specific, some beautifully illustrated brochures include photographs, some of which are not even taken on the subdivision premises,<sup>17</sup> portraying attractive and enticing scenes which are truly atypical of the subdivision in general. Descriptive data abound with exaggerated claims and unrealistic promises.<sup>18</sup> And very important liabilities of the site and situation, such as distance to medical facilities, food stores, and other conveniences, property tax



Figure 12: Roadside Advertising. To purchase a lot in this rural retirement subdivision, a prospective buyer must write or call the developer. However, an interested party may reconsider if he notices the title of the subdivision is misspelled.

rates, higher cost of home service calls, poor television reception, and the possibility of no house-to-house rural mail delivery, are, of course, not mentioned. However, in all fairness, it must be said that only a very small percentage of the total number of developers resort to such unscrupulous, but nevertheless legal, means of advertising their subdivisions. On the whole, a reasonable amount of integrity is displayed.

### Recreational Facilities

Depending upon his inclination and financial resources, a developer may provide on the subdivision premises a wide variety of private recreational facilities to be used by the residents. These facilities serve not only as an attractive inducement to prospective retirees, but also as an eliminator of boredom among the retired residents already living there. A result of this mental state among residents is often disenchantment with life in the development, a factor which generates unfavorable word-of-mouth advertising not to the liking of the developer. Thus, the presence of recreational facilities benefit both the developer and the residents.

The quantity and quality of the recreational facilities vary greatly from one development to the next (Table 5). Some subdivisions provide no more than a mere boat ramp to gain entrance to a river or lake or only a small pier from which to fish. Others go to considerable expense and offer recreational complexes comprised of a community center building, golf course, swimming pool, shuffleboard and tennis courts, and horseshoe pits. Some provide no recreational facilities. Table 13 lists the type

Table 13

NUMBER OF RECREATIONAL FACILITIES BY CLASS<sup>a</sup>

Type of recreational facility	Class I	Class II	Class III	Class IV	Class V	Class VI
Community center	3	10	4	3	5	0
Yacht club	1	0	0	0	0	0
Golf course	2	3	2	0	0	0
Fishing	3	19	16	46	8	4
Boating	3	14	10	29	7	2
Swimming (pool or beach facilities)	3	16	8	12	1	0
Shuffleboard and/or horseshoes	3	8	6	7	4	1
Parks or picnic areas	3	21	17	19	7	3
Organized social program	3	6	3	3	2	1
Number subdivisions per class:	3	26	26	52	17	16

<sup>a</sup>Data are based only on the 140 rural retirement subdivisions located within the delineated northern fringe that were classified.

and frequency of occurrence of these different facilities among the six subdivision classes.

The more elaborate recreational complexes, as described in the preceding paragraph, are more or less confined to the Class I developments in which developers invest huge sums of capital for a vast array of recreational facilities of the finest quality. These include such attractive features as eighteen-hole golf courses, lighted shuffleboard and tennis courts, heated swimming pools, and a spacious and comfortable community center building used for card parties, pot-luck suppers, dances, sewing classes, and many other social events (Figure 13).

Among the other five subdivision classes the presence and quality of recreational facilities tend to decrease with descent of the subdivision hierarchy. As can be noted in Tables 5 and 13, there is a phasing out of golf courses, community centers, parks, etc., in the lower classes. The most common recreational facilities throughout all the developments, however, are water-related, such as swimming and beach provisions, boat ramps, and piers.

#### Type of Road

Construction materials for the roads in the rural retirement subdivisions include concrete, asphalt, improved dirt (gravel, stone, etc.), and unimproved dirt (local soil, generally sand).<sup>19</sup> Throughout the developments, paved streets are relatively uncommon, occurring in only 14 per cent of all developments; in fact, concrete streets are confined exclusively to the Class I subdivisions and roads made of asphalt are found only in Class II and Class V developments (Tables 5 and 14). The





Figure 13: Recreation. Shuffleboard is one of the favorite pastimes of retirees residing in the rural retirement subdivisions.

Table 14

NUMBER OF SUBDIVISIONS BY CLASS AND TYPE OF ROAD<sup>a</sup>

Type of road	Class I	Class II	Class III	Class IV	Class V	Class VI	Total
Concrete	3	0	0	0	0	0	3
Asphalt	0	11	0	0	6	0	17
Improved dirt	0	12	18	16	7	3	56
Unimproved dirt	0	3	8	36	4	13	64
Totals:	3	26	26	52	17	16	140

<sup>a</sup>Data refer only to the 140 rural retirement subdivisions located within the delineated northern fringe which were classified. Road types identify only the predominant road type in each development. For example, subdivisions which are characterized by improved dirt roads but have one or two paved streets are included in the improved dirt category.

corporate developers of the Class I and Class II subdivisions can more easily afford the high cost of paved roads but most of the unincorporated developers of subdivisions in the four lower classes simply cannot afford such an expenditure. A major exception, of course, is the Class V developments, but it must be remembered that these subdivisions contain very small acreages, thereby requiring a relatively small total road mileage.

The dirt roads, which are predominant in all subdivision classes except Class I, leave much to be desired, owing to a general lack of engineering. From field observation, it seems as though the location of the roads, not to mention the subdivision of the development into lots, was done on paper away from the development with hardly any regard to topography, drainage, or physical features present on the landscape. If this is true, it would certainly explain the many subdivisions characterized by a labyrinth of poorly constructed roads which are periodically inundated or washed away (Figure 14). And, unfortunately for the property owners, maintenance of these roads, which is discussed below, is usually ignored by the developer. Only the main arteries and streets leading to a residence receive attention. Uninhabited streets are virtually at the mercy of nature.

#### Road Pattern

Because most of north-central Florida falls under the township and range land survey system,<sup>20</sup> tracts of land purchased for the establishment of rural retirement subdivisions tend to be rectangular in shape. And developers, as a general rule, subdivide these tracts in a grid



Figure 14: Grid Road Pattern. If adhering to a grid road pattern was not so important, this newly cut roadway might have been placed elsewhere rather than extending at a right angle across a small, natural ravine. After the first heavy rain, this road may be impassable.

pattern (Figure 15), a logical arrangement which creates the maximum total number of lots, facilitates more efficient mapping and surveying, and permits the least road mileage. This renders a considerable financial saving to the developer, but it may be a source of inconvenience to future residents. Aside from a minimum number of major thoroughfares, roads are usually constructed between every other row of lots, extending the entire length of the subdivision. The problem, however, lies in the fact that these roads, which, incidentally, will eventually bear the street addresses of nearly all the residents, are bisected by only a very few connecting roads, and these connecting roads are often placed as much as one mile apart. Consequently, a resident who desires to visit a neighbor who lives only four blocks away on a straight line may be forced to drive a distance of one mile or more.

Deviations from the grid road pattern are rather uncommon, although within some developments this arrangement is interrupted occasionally by the presence of certain physical features such as lakes, rivers, and sinkholes, which necessitate roadways to be built around them (Figure 16). An intentional, nongeometric road pattern throughout an entire subdivision is usually avoided by developers, except those of Class I (Table 5). Class I developers incur the added cost of meandering, curved streets in an effort to instill in their developments a more aesthetically pleasing appearance (Figure 17).<sup>21</sup>

#### Natural Landscape Features

Throughout the northern fringe, the typical rural retirement subdivision is situated on deep, rolling sand hills of moderate elevation,

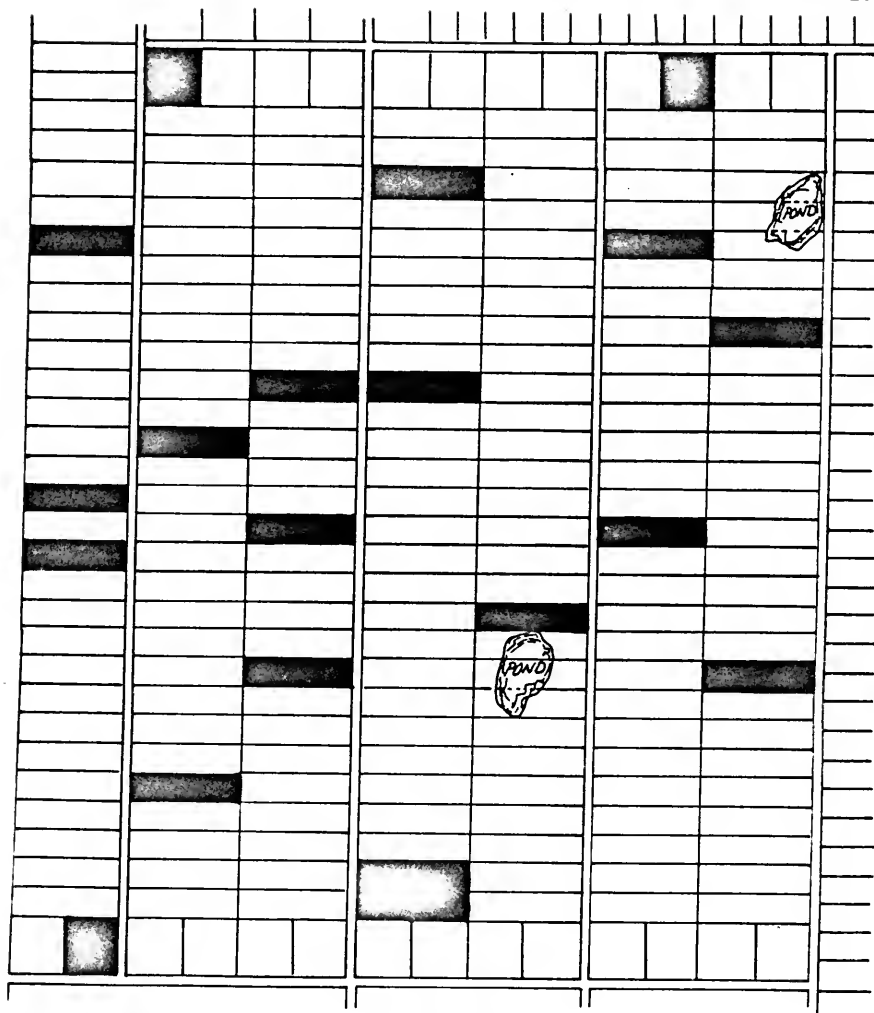


Figure 15: Grid Road Pattern and Simulated Settlement Pattern. This reproduction of a portion of the plat map of Lake Tropicana Ranchettes, a Class VI development located in western Marion County, clearly illustrates the grid road pattern which is predominant throughout Classes II through VI. Blacked-in areas represent lots (approximately one-quarter acre in size) occupied by residences, which, typically, are scattered in a random pattern. The distances the retirees of these residences must travel in order to visit nearby neighbors and friends living on different roads would be considerably less if more connecting roads had been installed when the subdivision was developed.

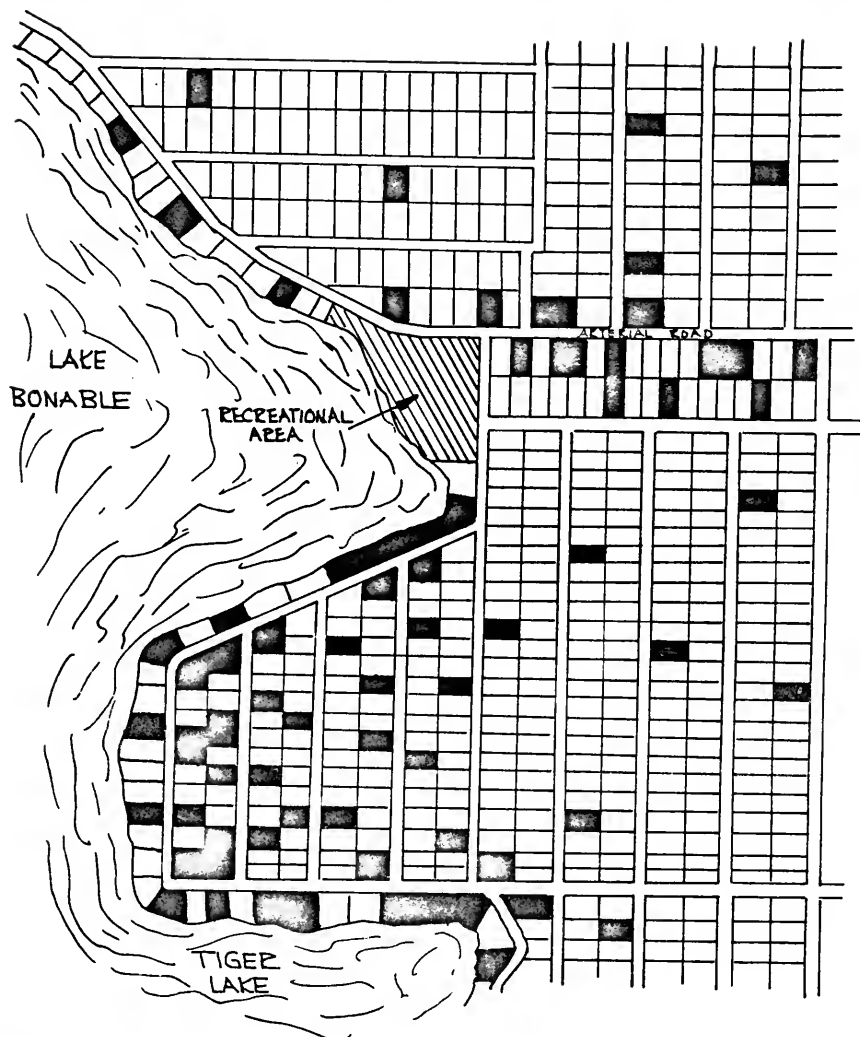
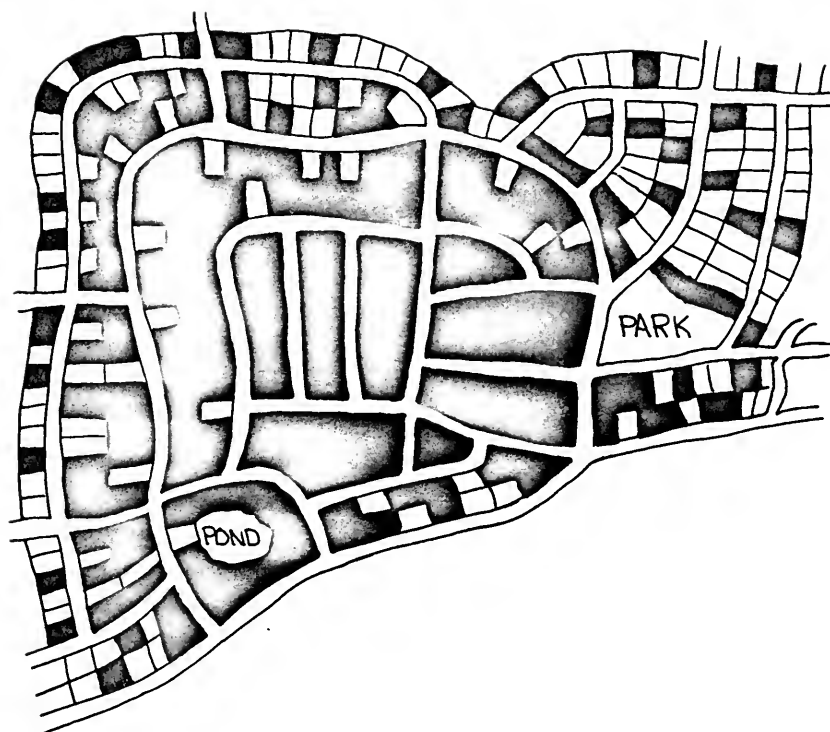


Figure 16: Combination Grid and Nongeometric Road Pattern and Simulated Settlement Pattern. Occasionally within a subdivision with a grid road pattern, the presence of certain physical features requires that roads be built around them, thereby interrupting the symmetry of the rectangular road layout. Illustrated above is a portion of Rainbow Lakes Estates, a typical Class II rural retirement subdivision located in western Marion and eastern Levy Counties. Here the grid road pattern is predominant throughout but a nongeometric arrangement is necessary along the shores of Lake Bonable. Most lots are approximately one-quarter acre in size.



**Figure 17:** Nongeometric Road Pattern and Simulated Settlement Pattern. Reproduced from an actual portion of the plat map of St. Augustine Shores, a Class I planned community located in St. Johns County, this illustration depicts the nongeometric or meandering road pattern used extensively by the Class I developers. Also, assuming that the settlement nucleus for the coordinated growth plan of the center of this illustration, a simulated occupancy pattern is superimposed in the form of blacked-in areas (lots comprising approximately one-quarter acre each). Notice that the inner areas are fully inhabited, whereas the outer areas are only beginning to become settled.



which, because of their poor nutritive value for plants, have been agriculturally little-used. This general lack of soil fertility is reflected quite well in the natural vegetation of these hills, which consists mainly of turkey oak, palmetto plants, and poorer varieties of pine. Interspersed between the hills are innumerable streams, lakes, and ponds; sinkholes can be found throughout retirement fringe areas except in the eastern and western sections (Figure 18). (Only a brief description of the natural landscape features is given here. A more detailed discussion follows in Chapter VI where the relationship between the location of the subdivisions and the location of the poorer soils of north-central Florida is examined.)

#### Settlement Pattern and Degree of Occupancy

One of the most striking features of the rural retirement subdivisions is the relatively small number of homes which have been erected on the lots in most of the developments. Unlike the sprawling, omnipresent urban subdivisions where a home has been built on nearly every lot, the rural retirement subdivisions comprising the delineated northern fringe in peninsular Florida are characterized by a very, very high house-to-lot ratio. Considering all subdivisions as a single unit, there is only one home for approximately every 200 lots.<sup>22</sup> Although this ratio may seem unrealistic, it must be remembered that the three Class I planned communities, which occupy almost one-half of the total acreage of all the developments, and fourteen other subdivisions assigned to Classes II through VI (Table 12), were all established during the 1969 through 1971 interval and not enough time has passed since their establishment for

them to attain a high degree of occupancy. Moreover, the several uninhabited, defunct rural retirement subdivisions must also be taken into account.

When calculated on an individual basis, there is considerable variation among the different developments in regard to the ratio of the number of homes to the number of lots. However, a majority of the subdivisions are characterized by a very low degree of occupancy, while only a handful of developments are approaching 100 per cent occupancy. Table 15 shows that of the 140 classified developments located within the northern fringe, 34 are uninhabited (either recently established or never occupied) and 72 display house-to-lot ratios of between 1 and 10 homes per 100 lots (Figure 16). Of the remaining 34 developments, all are characterized by 10 or more houses per 100 lots, but in only 11 of these developments have houses been constructed on more than 50 per cent of the lots.

Generally speaking, the settlement pattern or location of the residences within the developments accentuate the vacant appearance created by the absence of a large number of homes. Because the lot owners have the option (except in Class I) either to erect a home on their lot or leave it vacant, a random settlement pattern has evolved in nearly all of the developments of Classes II through VI. Figure 15, which shows the road pattern and simulated settlement pattern of the residences in Lake Tropicana Ranchettes, clearly illustrates the random location of homes. Although a few homes may occasionally be found grouped close together, the majority are scattered throughout the development in a very nonsystematic manner.



Figure 18: Natural Landscape Features. A lake, sand hills, and scrub vegetation are a very common scene among most of the rural retirement subdivisions.

Table 15  
NUMBER OF SUBDIVISIONS BY CLASS AND DEGREE OF OCCUPANCY<sup>a</sup>

Houses per 100 lots	Class I	Class II	Class III	Class IV	Class V	Class VI	Total
Uninhabited	0	2	3	24	2	3	34
1 - 10 <sup>b</sup>	3	17	19	19	3	9	72
11 - 25	0	1	2	5	3	3	14
26 - 50	0	0	1	2	5	1	9
51 - 100	0	4	1	2	4	0	11
Totals:	3	26	26	52	17	16	140

<sup>a</sup>Data are based only on the 140 rural retirement subdivisions located within the delineated northern fringe which are classified.

<sup>b</sup>This interval includes all subdivisions which have a degree of occupancy less than one home per 100 lots.

In certain rural retirement subdivisions, the developers offer a lot exchange policy whereby a property owner can, within a specified period of time after the purchase date, exchange his lot for a similar lot located elsewhere in the development. If a property owner is ready to build his retirement home, this policy affords him the opportunity to select a lot in a section of the development which is already inhabited, provided, of course, that lots are available in this area. Thus, because many retirees enjoy the company of neighbors, the lot exchange policy creates a clustered settlement pattern in a few rural retirement subdivisions (Figure 16). The clustered settlement pattern is also found in all Class I developments, owing to the fact that these subdivisions adhere strictly to their coordinated growth plans (Chapter III) and do not permit the random erection of houses (Figure 17).

Much of the explanation for such a low degree of occupancy lies in the reasons people have purchased lots in the rural retirement subdivisions. Although this is discussed in detail in the forthcoming chapter, it was learned through questionnaires returned by property owners that only a small percentage of them purchased their lot with the intention of building a home upon it immediately. Instead, several had signed the installment or cash sales agreement merely in anticipation of retirement within the next ten years or so, whereupon a retirement home would be erected upon their paid-up lot. But, most of the subdivisions are less than ten years old, meaning that many of the lot owners have not yet reached retirement. Moreover, tentative retirement plans can easily be altered, owing to the death of a spouse, discovery of a more attractive retirement site, or financial difficulties. Thus, the interim between

the time of purchase of a lot and retirement and changes in tentative retirement plans account for a considerable number of the vacant lots which characterize the typical subdivision (Figure 19).

Another factor contributing to the large number of vacant lots is that a very substantial proportion of the property owners purchase their lots purely for speculative investment purposes, with no intention of eventually retiring on them (Chapter V). These investors, many of whom are under forty years of age, may hold onto their lots indefinitely, hoping the market value will increase appreciably. Thus, it is highly unlikely that a majority of the rural retirement subdivisions within the northern fringe will ever experience 100 per cent occupancy, although it is very probable that homes will be built on more and more lots as the years pass by.

#### Utilities

Rural electrification and telephone service are available to nearly all areas of north-central Florida, provided the property owner is willing to pay for the cost of stringing a line to his home.<sup>23</sup> And, since electricity and a telephone are necessities rather than conveniences for most retirees,<sup>24</sup> a visible labyrinth of poles and wires connecting each residence is a readily identifiable feature of the landscape of a vast majority of the rural retirement subdivisions. This does not add to the aesthetic quality of the development, but the extra cost of underground cables makes the presence of the poles and wires tolerable to the residences. Only in the Class I subdivisions and a handful of other developments are the utility lines buried underground (Table 16). Here the



Figure 19: Unoccupied Lots. In Rainbow Lakes Estates, a Class II development, all 50,000 lots were sold in the incredibly short period of five years, beginning in 1963. However, fewer than 500 homes had been built by 1972, which gives a very vacant look to many parts of the subdivision.

Table 16

NUMBER OF SUBDIVISIONS BY CLASS AND TYPE OF UTILITIES<sup>a</sup>

Type of utility	Class I	Class II	Class III	Class IV	Class V	Class VI	Total
Electric and telephone lines:							
Below ground	3	2	0	1	3	0	9
Above ground	0	24	26	51	14	16	131
Sewage disposal:							
Central sewage facility	3	6	3	2	6	0	20
Individual septic tanks	0	20	23	50	11	16	120
Water:							
Central water system	3	6	4	2	7	0	22
Individual wells	0	20	22	50	10	16	118

<sup>a</sup>Data are based only on the 140 rural retirement subdivisions located within the northern fringe which were classified.



additional cost of buried cables is incurred by the developers, who in turn pass the expense onto the property owners in the form of higher-priced lots; but, nevertheless, the absence of unattractive utility poles connected by countless wires greatly enhances the beauty of the landscape in these developments.

Very few developments provide central sewage systems (Table 16). Only those subdivisions located in low-lying areas or areas with a high water table are compelled to install a central sewage facility.<sup>25</sup> In nearly all of the remaining rural retirement subdivisions, the problem of sewage disposal is the sole responsibility of the residents, who generally install individual septic tanks. Because most of the subdivisions are located on the sand hills described above, percolation is excellent. According to the residents, the only problem they encountered was that the cost of the septic tank and its installation was often overlooked when they attempted to calculate the total development and construction cost of their lot and retirement home.<sup>26</sup>

In regard to the provision of water, central water systems are only occasionally encountered, except in the Class I developments (Table 16). For the most part, residents must incur the expense of drilling their own private well.<sup>27</sup>

#### Entranceways, Maintenance, and Street Signs, Names, and Lights

Broadly speaking, the quality of the street signs improve with ascent of the subdivision class hierarchy (Table 5). In the lower classes, street signs, if any are present, are of an inferior quality. Made of wood with the street names painted on the surface, these signs are simply

incapable of withstanding more than a few years of exposure to sun, wind, and rain. Other developments avoid the use of such wooden stakes and instead install concrete markers, which are of a somewhat better quality as they eliminate the possibility of rotting and toppling over. But the names which are painted on the surfaces of these signs tend to become obliterated after a few years. Street signs of a lasting quality are found, as a general rule, only in the better and more exclusive developments. Here the signs are made of metal and painted with a durable, luminescent paint, which is a convenience for residents searching for a particular street in the darkness.

In some rural retirement subdivisions the names given to the streets seem totally unrelated to one another. However, in many developments, or sections of developments, the street names follow a particular theme. For example, in one development each street is named for a state or large city in the United States. In one section of Williston Highlands, a Class III development situated in northeastern Levy County, each street is named for a famous golfer (Figure 20). Other street name systems include trees, birds, world cities, United States Presidents, and countries of the world.

If it were not for an occasional outside light shining from a residence or the headlights of a passing automobile, many of the rural retirement subdivisions would lie in total darkness during the nighttime hours. Street lights, although unfaithfully promised by some developers, are generally absent. Thus, on a dark night, driving is more hazardous, especially for a retiree with failing eyesight, street signs are more difficult to locate and read, and the possibility of theft is much



Figure 20: Street Signs. Each street in this section of Williston Highlands is named after a famous golfer. Here Sam Snead and Julius Boros are honored.

greater. The latter prompts many retired residents to install, at their own expense, dusk-to-dawn pole lamps, which turn on and off automatically. These lights yield considerable candlepower and enable the resident to view all corners of his property even on the darkest of nights.

For the most part, street lights are never installed by developers in subdivisions, especially at regularly spaced intervals. Occasionally, however, street lights are placed at hazardous road intersections. Only the Class I developments provide street lights, evenly spaced, throughout the entire development (Table 5).

It would require acute tunnel vision or serious preoccupation of the mind for a passerby not to take notice of the main entrance to a Class I subdivision. These entrances, the result of a huge, almost extravagant, financial investment, are adorned with gushing fountains, large but attractive signs, and a manicured landscape (Figure 21). Usually a large building referred to as "the welcome center" has been erected nearby. Here prospective clients meet with sales representatives and embark upon personally guided tours through the development.<sup>28</sup>

Entranceways leading into most other subdivisions are far less extravagant, generally comprised of nothing more than a billboard that advertises the development and points the way to the sales office. If an office is not located on the premises, the sign usually indicates whom a prospective lot buyer could contact (Figure 12). Some subdivisions, especially those which do not engage in extensive advertising, have virtually unmarked entrances.

The responsibility for street maintenance and general upkeep of the rural retirement subdivisions is often a major bone of contention between



Figure 21: Lavish Entranceway. Occasionally, prospective residents from various areas in Florida are provided free transportation from their hometowns to Citrus Springs, a Class I subdivision located in northern Citrus County. Included on the agenda of this well-organized sales promotion program is a leg-stretching and picture-taking stop at the main entrance.

the property owners and the developer. In most cases, the developer provides road maintenance in his development until most of the lots are sold. At this time, he usually turns the remaining lots over to a local realtor at a discount price and withdraws totally from the subdivision, thereby relinquishing all his responsibility for maintenance. Then, as the roads later begin to deteriorate and chuckholes become deeper, residents often complain bitterly to the county road department, the supposed inheritors of the road maintenance responsibility. However, county officials often are not enthusiastic about assuming this responsibility, declaring that they do not have the manpower or the equipment needed to maintain the sudden great increase in county road mileage.<sup>29</sup> Consequently, some of the worst roads in north-central Florida can be found in the rural retirement subdivisions because of infrequent and inadequate attention.<sup>30</sup>

In subdivisions where maintenance is relaxed or absent the roads which penetrate into uninhabited sections of the development are often totally neglected once they are constructed. The administration of repairs and general upkeep on untraveled streets is viewed as an unnecessary expense by those responsible for the road maintenance. As a result, many untraveled roads may grow completely over with vegetation, erode away to the point where they are impassable, or, if enough time passes, nearly disappear from the landscape,<sup>31</sup> the latter being a common characteristic of subdivisions which were never occupied or became defunct (Figure 22).

Although a topic for later discussion, many of the problems related to the responsibility of road maintenance are being alleviated by more



Figure 22: Defunct Development. For various reasons, certain rural retirement subdivisions throughout the northern fringe were never inhabited. Consequently, these defunct subdivisions, depending upon the year of establishment, are in various stages of deterioration. This road, soon to be obscured by the unchecked growth of natural vegetation, was to be a major thoroughfare in the Rosewood Subdivision, a development which was established in the mid-1960s on a swampy section of land in southwestern Levy County. Perhaps a partial explanation for the failure of this subdivision to attract residents is the fact that the only road leading to the development lies under two feet of water for several days following a heavy rain.

stringent county regulatory controls which by the power of law are spelling out to whom the responsibility belongs at all times. In some counties a compromise has been worked out whereby the responsibility for street maintenance belongs to the developer until a certain percentage of lots are sold. At this time the county will be in a position to collect sufficient property taxes from the lot owners to enable the county to assume financial responsibility.

#### Quality Index Rating

The quality index rating shown below is an attempt to provide a quantitatively derived comparison of the aesthetic values of the rural retirement subdivisions. In this index, a value is given to each subdivision characteristic that corresponds to the degree to which, in the opinion of the resident property owners,<sup>32</sup> it affects the overall aesthetic appearance of the development. For each development, there is a maximum total of fifty points and a minimum of eight, neither of which is represented by any development--all the subdivisions fall somewhere between these two extremes. The figures in Table 5 represent the mean average quality index rating of all rural retirement subdivisions in each of the six classes.<sup>33</sup> It is interesting to notice that these figures become progressively lower with descent of the subdivision hierarchy. Class I developments received a very high rating (46), an accurate reflection of their truly pleasing aesthetic value. Next are Class II subdivisions with an above average rating (31), but nevertheless considerably lower than the Class I rating. Classes III, IV, and V are essentially equal (25, 24 and 24, respectively), indicating that in terms



of aesthetic value, subdivisions belonging to these three classes are very similar. The Class VI developments received the lowest rating (18), meaning that these subdivisions offer the least aesthetic appeal of all six classes. The following is a breakdown of points assigned to the various characteristics which make up the quality index rating:

Interpretation of Total Point Values:

8 - 25 = Low aesthetic value  
 26 - 37 = Medium aesthetic value  
 38 - 50 = High aesthetic value

Breakdown of Rating Index:

	Maximum Point Value	Subdivision Characteristic	Detailed Breakdown, if Possible
1)	6	Building Restrictions	Class I - 6 Class II - 5 Class III - 4 Class IV - 3 Class V - 2 Class VI - 1
2)	3	Situation Orientation	Lakeside - 3 Riverside - 3 Oceanside - 3 Nonwaterfront - 1
3)	5	Type of Road	Concrete - 5 Asphalt - 4 Improved Dirt - 2 Unimproved Dirt - 1
4)	3	Road Pattern	Nongeometric - 3 Combination - 2 Grid - 1
5)	3	Utility Poles	Above Ground - 1 Below Ground - 3
6)	5	Topography	Rolling Terrain - 5 Flat - 3 Swamp - 1 (Subtract 1 point if development was flood-prone)

7)	3	Street Lights	Evenly and Closely Spaced - 3 Corners or Major Intersections only - 1 None at All - 0
8)	3	Street Signs	Metal Luminescent - 3 Concrete Markers - 2 Wooden Stakes - 1 None at All - 0
9)	5	Entrance	Rated 0 - 5 at time of field observation.
10)	5	Maintenance and Upkeep	Rated 0 - 5 at time of field observation
11)	5	Recreational Facilities	(Maximum of 5 points per subdivision) Water-related activities - 2 Community Center - 3 Golf Course - 3 Yacht Club - 3 Shuffleboard - 1 Horseshoe Pits - 1 Park or Picnic area - 2 Others given appropriate ratings
12)	2	Water Facilities	Central Water System - 2 Individual Wells - 1
13)	2	Sewage Facilities	Central Sewage System - 2 Individual Septic Tanks - 1

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Total Points 50

### Conclusions

The examination and subsequent analysis of the presence, absence, quality, and quantity of the various subdivision characteristics reveal many patterns among the six subdivision classes. Although many

exceptions are noted, generally speaking, it can be said that the overall quality of the rural retirement subdivisions improves appreciably from Class VI through Class I, an obvious reflection of the type of building restrictions imposed in each of the six classes. In other words, the form of building restrictions which are present in a development influences more than any other single factor the existence and quality of most of the subdivision characteristics discussed in this chapter.

### Notes

<sup>1</sup>Because the form of building restrictions imposed upon the lot buyer by the developer was not determined for twelve developments, the data listed in Table 5 and many of the subsequent tables in this chapter refer only to the 140 rural retirement subdivisions which were classified.

<sup>2</sup>Because the total acreages occupied by some rural retirement subdivisions were not learned during the systematic visitation to each of the developments, these figures were determined by calculating the number of acres encompassed by the perimeters of these subdivisions, which had previously been plotted on the county highway maps. Thus, precise data were not always available, thereby rendering this final total for actual acreage occupied by all of the rural retirement subdivisions within the delineated fringe a close approximation rather than an exact total.

<sup>3</sup>As discussed in Chapter II, Class IV includes twenty-five, forty-acre rural retirement subdivisions which were subdivided from a single parcel of land by one developer. Located near Interlachen in the Putnam County area, a vast majority of these developments border on one or more of the innumerable lakes which are quite common to this region. Had these developments been established as one large subdivision, the percentage of waterfront developments for Class IV would be much lower and more in alignment with the pattern of decreasing proportions of waterfront rural retirement subdivisions with descent of the subdivision hierarchy.

<sup>4</sup>In the Postmaster's Retirement Village, only the initial sale of each lot is restricted to union members. This restriction does not apply to the resale of lots.

<sup>5</sup>The UAW Retiree's Village is unique in that it provides only temporary housing for union members while they explore north-central Florida in search of a retirement site. Accommodations in spacious, air-conditioned mobile homes are limited to thirty days, which is

considered to be ample time to locate a site for eventual retirement. Besides the comfortable living quarters, a recreational center and a canal to the St. Johns River have also been provided.

<sup>6</sup>Palm Coast, the huge 100,000-acre planned community being developed by International Telephone and Telegraph in Flagler and St. Johns Counties, represents the largest of all rural retirement subdivisions in the northern fringe area. According to ITT officials, this development will boast a population of 750,000 by the year 1990.

<sup>7</sup>For example, page 4 of the Levy County Ordinance No. 1 states that "every lot shall have a minimum mean lot width of seventy-five (75) feet. . . . and each lot shall have a depth . . . no less than one hundred (100) feet." In other words, the minimum lot size in Levy County is 7,500 square feet, which is slightly less than one-fifth of an acre. For Marion County the minimum lot size is slightly larger. Page 3 of House Bill 5356, a bill entitled "An act relating to Marion County (etc)," which was enacted by the Legislature of the State of Florida, declares that "no plat shall be recorded with lot sizes less than ten thousand (10,000) square feet unless provision is made for a central water system and central sewage system in said subdivision. . . ."

<sup>8</sup>A few of the earliest rural retirement subdivisions in central Putnam County were subdivided into lots as small as forty by eighty feet (3200 square feet). Since these lots did not provide sufficient space for the erection of most conventional homes or adequate drainage fields for septic tanks, many people who were eager to retire here were compelled to purchase more than one lot.

<sup>9</sup>Selling price refers only to the amount that a developer asks for a particular lot. Generally not included in the selling price are additional expenses such as installment finance charges, legal costs, and other hidden charges. In addition, prospective lot buyers who attempt to calculate the amount of capital which is needed to establish their retirement residences often overlook certain expenditures which may be incurred before, during, and after the construction of their residences. For example, the Florida Public Offering Statement, filed by the developers of Williston Highlands, states that a fee of \$39.00 is charged by the surveyor to place markers at the corner of any individual parcel. Also, the estimated costs of well construction and septic tank installation are \$300.00 and \$200.00, respectively, both of which are to be incurred by the lot purchaser. Electricity is available upon payment of a \$20.00 deposit and telephone service is also available with a connection charge of \$15.00.

<sup>10</sup>Selling prices of lots in defunct subdivisions or in developments where all lots had been sold were generally not available. Also, some developers, particularly the unincorporated, private owners, were, for reasons known only to themselves, reluctant to divulge any information pertaining to the selling prices of their lots.

- 11 Mr. Mertz, personal interview.
- 12 Examples of special interest publications frequently used by developers for the advertisement of their subdivisions are religious periodicals, military magazines, and union newsletters.
- 13 It was learned that some developers do not advertise for fear of attracting what they consider to be undesirable persons. In essence, certain developers are contented to lose the additional business that could be attracted through advertising if this would help prevent their being forced, by law, to sell a lot to a person who, in their view, is of unacceptable racial or ethnic stock.
- 14 National advertising is defined as advertising outside the state of Florida. However, unincorporated developers do not, as a general rule, advertise on a large scale, but instead will place an advertisement in one or two northern newspapers or in a special interest publication that is distributed nationally.
- 15 International advertising is usually directed toward American citizens living and working abroad, although a few developers cater to a small foreign demand for land in Florida.
- 16 Within the past decade the Florida legislature has enacted tougher laws that have given the state more power and control over the advertising and sale of land. This accomplishment, which has helped to regulate and even curtail many unfair sales and advertising practices, has greatly reduced the number of embittered property owners.
- 17 During an interview with the developer of Queen's Paradise, Inc., he produced a brochure issued by a neighboring rural retirement subdivision. He was disturbed that many of the photographs in the brochure were scenes from his development, although they were printed without his permission and were not credited in the brochure. Subsequent field research proved that his claims were accurate. Such misrepresentation was encountered on two other occasions as well.
- 18 On numerous occasions local residents cited promises that were verbally made by the developer when they signed their sales contract but have never been fulfilled. Such promises include paved streets, street lights, parks, community centers, shuffleboard courts, and a host of other improvements. Unfortunately, unless such promises are recorded in the deed, the residents have little, if any, recourse.
- 19 An unimproved dirt road is defined as a road cut across existing material or soil, which in most cases is sand. An improved dirt road is defined as a road where a more stable material, such as gravel or stone, is hauled in and placed over the roadbed.
- 20 The principal exceptions are the Spanish land grants, whose origin precedes the implementation of the township and range land survey system.

<sup>21</sup> Interview with a sales representative from Citrus Springs.

<sup>22</sup> This ratio was determined in the following manner. The approximate number of lots for all subdivisions within the fringe area for which the predominant lot size is known (136) was calculated by dividing the acreage figure for the predominant lot size of each development into the respective figure representing the total acreage occupied by each development. Next, the quotients were added together and divided by the estimated number of residences known to exist in the same subdivisions (based on data gathered from questionnaire delivery, see Chapter V).

<sup>23</sup> An excellent example illustrating the shocking and unexpected expense of stringing telephone wires to an isolated area is that of an elderly couple who had built a home on their lot in Golden Gate Estates, a rural retirement subdivision located inland from Ft. Myers, Florida in the southern part of the state. Because this subdivision was virtually uninhabited, the telephone company informed this couple that the charge for installing such a remote telephone would be \$2,880, payable in advance. (Source: Elizabeth Whitney, "Squanderlust and Heartbreak Money," St. Petersburg Times, May 14, 1972, p. 16 of the "Floridian," a Sunday supplement.)

<sup>24</sup> Although a telephone is not a necessity to everyone living in north-central Florida, it is vital to the retired residents of the rural retirement subdivisions. Many are experiencing failing health and eyesight and are unable to drive long distances or at night. Thus, if an emergency arises, a telephone may be the only means by which assistance can be summoned.

<sup>25</sup> For example, in Levy County, "no subdivision will be approved if the water table is less than five (5) feet below the surface elevation without adequate provision for public water and sewage facilities." (Source: Levy County Ordinance No. 1, p. 7.)

<sup>26</sup> See endnote 9.

<sup>27</sup> Ibid.

<sup>28</sup> Some developers offer free meals and boat rides for just stopping by.

<sup>29</sup> In a few counties, the road department refuses to assume responsibility for many subdivision streets because these roads do not measure up to the minimum road standards that have been established by the county. Presently, however, tougher county ordinances are requiring that subdividers install only streets which do comply with county specifications. Meanwhile, many of the roads cut before the enactment of this legislation still receive no maintenance, unless it is provided at the expense of the residents.

<sup>30</sup> In Florida Highlands, a Class VI development located in south-central Marion County, residents have encountered the typical street

maintenance problem--the developer withdrew from the subdivision and the county refuses to assume responsibility. Their plight is illustrated by the following quotation from a questionnaire returned by a resident in this development:

If we could get the county to maintain the roads. They take, \$80,000 in taxes out of this land in here but refuse to accept the roads or spend one cent to help keep them in shape. We had to buy our own grader to keep the raods [sic] in passable shape.

31 In many rural retirement subdivisions with unpaved roads, tractors pulling rotary mowers have replaced the more expensive road graders.

32 The individual values assigned to the various characteristics comprising the quality index rating represent a consensus of the opinions of the resident property owners, which were obtained from personal interviews and questionnaires. Details of these methods of inquiry are discussed in Chapter V.

33 For some developments for which information was not available for certain characteristics, the aesthetic value was calculated in the following manner. The point total derived from the known characteristics was divided by the maximum possible point total of the same characteristics. This fraction was then multiplied by the maximum point total of all characteristics, the product of which represented an equivalent aesthetic value. All figures were rounded off to the nearest whole number.

CHAPTER V  
CHARACTERISTICS OF PROPERTY OWNERS

Introduction

Through the use of carefully designed questionnaires delivered to and voluntarily returned by a randomly selected representative sampling of both the resident and nonresident property owners, much was learned about the people who purchase lots in the rural retirement subdivisions located within the delineated northern fringe of rural retirement. These questionnaires not only provide biographical data such as home-states, marital status, approximate age, size of family, and retirement status, but also pertinent information about factors which motivate persons to buy property in these developments rather than in developments in other sections of the state or outside Florida. In addition, information with respect to the percentage of individuals who purchase their lots without on-site inspection and the methods by which they first learn about their property was also obtained. Furthermore, the questionnaires returned by the resident property owners serve as testimonials to the advantages and disadvantages of residing in developments situated in the open, rural countryside, which is the major geographical focus in this study. Thus, it is the objective of this chapter to assimilate, examine, discuss, and analyze the information and data provided by these questionnaires.



## Data Collection Procedures

### Experimental Questionnaire

A separate questionnaire was prepared for both the resident and non-resident property owners, although each contained certain questions which were identical. Much care was exercised in the selection of the questions to be included on these forms and much attention was paid to the wording of these questions to ensure that predetermined objectives would be met. However, since it was not known if a significant percentage of those receiving the questionnaires would respond, it was decided that prior to the formulation of plans for a mass distribution of questionnaires it was necessary to deliver a sufficient number of these forms on an experimental basis so that the feasibility of polling the property owners could be determined. The experimental questionnaire was designed to accomplish two major objectives. First, it would determine if a sufficient number of property owners who received the questionnaire would respond. If the results proved positive, then plans could be formulated for mass distribution. If the results proved negative, then alternate methods of data collection would need to be pursued. Secondly, the experimental questionnaire hopefully would indicate particular questions which were found to be poorly worded or misunderstood, offensive, or avoided by those who responded. Thus, corrections could be made before the questionnaire forms were distributed on a large scale.

Rainbow Lakes Estates, a Class II rural retirement subdivision located in western Marion and eastern Levy Counties, was selected as the development for distribution of the experimental questionnaires. Preliminary field research had indicated that this development in particular is

representative of rural retirement subdivisions in north-central Florida and is of a size which could accommodate the number of experimental questionnaires which were planned for distribution. Following is a discussion of the preparation, distribution, and results of the questionnaires which were delivered to many of the resident and nonresident property owners of Rainbow Lakes Estates.

#### Experimental resident questionnaire

The experimental resident questionnaire included ten questions (Appendix A), each of which was hopefully worded in a straightforward, to-the-point fashion which would tend to lessen ambiguity and command direct answers. These questions were arranged in a typewritten format and were spaced over one legal-sized page.<sup>1\*</sup> (A two-page questionnaire was avoided owing to the unfavorable psychological reaction to filling in two pages as opposed to one.) Attached to the front of the questionnaire was a brief introductory letter which explained the purpose of the questions contained therein to the property owners (Appendix A). This letter also solicited their cooperation not only to give a few minutes of their time to complete the enclosed form but also to provide the eight cents postage necessary for its return.<sup>2</sup> Both the questionnaire and the introductory letter were inserted into an unsealed envelope bearing the name of the writer and the address of the Department of Geography of the University of Florida.<sup>3</sup>

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\*Notes begin on page 179.

To test the feasibility of the experimental resident questionnaire it was decided that 100 questionnaires would be delivered to residents living in Rainbow Lakes Estates. However, the method of distribution, when viewed from the perspective of possible future delivery of hundreds of questionnaires throughout the fringe area, presented a difficult problem. While the county tax rolls indicated the names and addresses of a large percentage of the residents of the rural retirement subdivisions, extraction of these names and addresses from these voluminous records would have required untold hours, and, even then, the resultant list would not be complete, owing to new residents who were not yet included on the tax rolls. The only logical procedure called for a systematic canvassing of each rural retirement subdivision within the delineated northern fringe wherein a questionnaire would be delivered to each residence that was observed. Door-to-door delivery was deemed too inefficient; therefore, it was decided that the rural mailboxes, where present, offered the most convenient and logical point of delivery.<sup>4</sup> Of course, placing questionnaires within the mailboxes would have been illegal but a check with postal authorities revealed that taping the materials to the outside of the boxes is a technical point not covered by existing postal laws and in their opinion is not open to criminal prosecution.<sup>5</sup>

Since Rainbow Lakes Estates was occupied by nearly 500 homes scattered over its 30,000 acres, the precaution was taken to ensure that the resident property owners of the 100 residences selected to receive the experimental questionnaires were truly representative of all the resident property owners and did not represent a specific socioeconomic group.

For example, questionnaires delivered exclusively to waterfront residences would most likely be answered by individuals with a higher income status than those residents living away from the water because of the great price differential between waterfront and nonwaterfront property. Therefore, in the attempt to interview a cross-section of the residents of Rainbow Lakes Estates, a meandering delivery route was selected by which homes in all sections of the development were included. Then, after the route was determined, each of the 100 questionnaire packages was placed in a clear, plastic wrapper as a safeguard against precipitation, for it was not known if some residents may have been temporarily away from home. Then, using heavy-duty, water repellant tape, the 100 experimental resident questionnaires were taped to the 100 mailboxes which had been preselected.

Response to the experimental questionnaire was most favorable. Thirty-two of the 100 questionnaires were returned,<sup>6</sup> a figure which was somewhat higher than anticipated considering that the residents were asked to incur the cost of return postage. Nevertheless, it was decided that such a polling technique would be applied to the residents living in all rural retirement subdivisions scattered throughout the northern fringe if it could be determined that the experimental questionnaire was free from bias. For example, it was feared that perhaps retirees with ample leisure time may have been more inclined to return the questionnaire than the residents who were employed on a full-time basis. Therefore a personal interview was conducted wherein fifty other residents in various parts of Rainbow Lakes were asked identical questions. Results of these interviews revealed that such a bias did not exist.<sup>7</sup>

Experimental nonresident questionnaire

A copy of the experimental nonresident questionnaire is shown in Appendix B. This questionnaire, designed to acquire information about property owners who do not reside on their lots in the rural retirement subdivisions, differed little in format from the experimental resident questionnaire. However, certain questions were deleted and others were added. For obvious reasons, questions included on the resident questionnaire which pertained to life in the development were deleted. On the other hand, some questions were added to determine when the property owner anticipated his retirement and when, if ever, did he plan to retire upon his lot. The introductory letter, slightly changed (Appendix B), again was attached to the front of the questionnaire and both were folded and inserted into a return envelope bearing the name of the writer and the address of the Department of Geography of the University of Florida.

Rainbow Lakes Estates, for reasons cited above, was also chosen as the retirement community for testing the feasibility of the nonresident questionnaire. One hundred names and addresses of property owners in this development who listed mailing addresses other than that for Rainbow Lakes Estates were selected at random from the county property tax rolls.<sup>8</sup> For each of these property owners, a questionnaire package, consisting of the introductory letter and questionnaire, was mailed to their respective addresses. As with the experimental resident questionnaire, return postage was not provided.

Thirty of the experimental nonresident questionnaires were returned. Although the rate of return was slightly less than that for the experimental resident questionnaire, it was nevertheless viewed quite favorably.

Thus, it was decided that both experimental questionnaires were successful and that identical polling techniques would be applied on a large scale.

#### Final Resident Questionnaire

Each question on the experimental resident questionnaire was designed to meet a specific objective. Moreover, each of these questions was worded in a manner which hopefully was not ambiguous but quite clear and understandable and would command a direct answer. However, close examination of the responses to the questions on the experimental resident questionnaires returned by the residents of Rainbow Lakes Estates revealed that certain improvements were needed before the final resident questionnaire was prepared. Thereupon, certain refinements, which included the rewording of some questions, the provision of a wider range of choices for answers to other questions, the elimination of the question pertaining to personal income,<sup>9</sup> and the addition of eight new questions, were made.

The preparation of the final resident questionnaire, which is shown in Appendix A, closely followed the procedure for the preparation of its predecessor. The questions were neatly arranged in a typewritten format spaced over one legal-size page. Attached to the front of this form was the introductory letter, which was identical to that used for the experimental resident questionnaire.

Although personal anonymity was guaranteed, it was nevertheless necessary to determine from which rural retirement subdivision each questionnaire was returned in order that the similarities and differences of the characteristics among the residents of the six subdivision classes

could be effectively compared and contrasted. Therefore, a coding system was devised whereby the subdivision from which each questionnaire was returned could be detected. For each development a small portion of a different letter or numeral in the address, which had been stamped in black ink on the return envelope by the specially prepared rubber stamp, was slightly highlighted by lightly tracing over it with a black, felt-tip, ink marker. By using different portions of the many letters and numerals contained in the return address, there were sufficient variations to ensure that a different, inconspicuous marking could be made for each of the subdivisions in which questionnaires would be delivered. The only drawback to this coding technique was that questionnaire packages could not be coded in advance owing to the fact that the total number of residences in a particular subdivision was often unknown. Consequently, placement of the packages into the clear, plastic wrappers could not be done until after the coding process was completed, which made delivery a somewhat less efficient operation.

Delivery of the resident questionnaires proved to be a big task. Aside from the large amount of time required to prepare, fold, and stuff the questionnaire materials into the self-applied, self-addressed envelopes, many hours were spent in the effort to deliver a questionnaire to each resident which was observed among the rural retirement subdivisions comprising the delineated northern fringe. For each inhabited development, questionnaire packages were coded, placed into their protective wrappers, and taped to the mailboxes of every residence.<sup>10</sup> For residences without mailboxes, questionnaires were either delivered personally or mailed directly if the names and addresses of the owners could be

obtained.<sup>11</sup> Working systematically from west to east, the final resident questionnaires were delivered to as many residences as possible in each of the 106 inhabited subdivisions (Table 15). In the final analysis, a total of 2,057 questionnaires were delivered, of which 626 were returned, yielding a rate of return of 30 per cent. Table 17 shows a breakdown of this information by subdivision class.

#### Final Nonresident Questionnaire

The experimental nonresident questionnaires which were returned by the nonresidents of Rainbow Lakes Estates revealed that certain improvements were in order for this questionnaire form prior to the preparation of the final copy for mass distribution. Refinements were basically the same as those included in the final resident questionnaire. However, only four new questions were added rather than eight (Appendix B). Procedures for the preparation of the final nonresident questionnaire were identical to those utilized in the preparation of the experimental nonresident questionnaire.

Since the vast majority of the nonresident property owners live outside Florida, the only method by which the final nonresident questionnaire could be delivered was by first class mail. However, this procedure meant the provision of first class postage for delivery and, considering that there are literally thousands of nonresident property owners, this expense represented a limiting factor in regard to the total number of questionnaires which could be mailed. Therefore, it was decided that questionnaires would only be delivered to 200 randomly selected, nonresident property owners in each of the six subdivision classes. Care was taken to ensure that the subdivisions from which the



names and addresses of these property owners were obtained were scattered throughout the fringe area.

Following the random extraction of the names and addresses from the county property tax rolls, they were then typed on the mailing envelope. Next a questionnaire package was inserted into each of these envelopes which was then sealed, affixed with first class postage, and mailed to its respective destination. (The inconspicuous coding system was not needed on the return envelope of these questionnaires owing to the fact that the name of the subdivision had been written on the questionnaire form. Nevertheless, personal anonymity was guaranteed.)

Of the 1,200 nonresident questionnaires which were mailed, 44 were unreceived for various reasons and were returned to the sender. A few were stamped "Address Unknown," which can probably be attributed to errors made while copying the names and addresses from the county property tax rolls or typing them on the mailing envelopes. However, most were returned because the addressee had moved and left no forwarding address.<sup>12</sup> While this involves slightly only less than 4 per cent of the nonresident property owners, one can certainly appreciate the difficulty that the county tax collectors encounter when they attempt to send tax notices to several thousand property owners each year.

Based on the 1,156 nonresident questionnaires which apparently reached their final destination, the overall rate of return was good. Exactly 500 were returned, yielding a rate of return of 43 per cent. This information is shown in Table 17, along with a breakdown of the number of questionnaires returned per subdivision class.

Table 17

FINAL QUESTIONNAIRE DATA<sup>a</sup>

Final resident questionnaire	Class I	Class II	Class III	Class IV	Class V	Class VI	Total
Number delivered	123	380	673	353	374	154	2,057
Number returned	44	124	218	91	116	33	626
Per cent of return	36	33	32	26	31	21	30
Final nonresident questionnaire:							
Number mailed	200	200	200	200	200	200	1,200
Number returned to sender undelivered	9	7	8	8	8	4	44
Number apparently delivered	191	193	192	192	192	196	1,156
Number returned	77	78	94	84	78	89	500
Per cent of return of apparently de- livered question- naires	40	40	49	44	41	45	43

<sup>a</sup>All final questionnaires were delivered during January and February, 1972.

## Data Analysis

### Retirement Status and Sources of Income of Residents

From data provided by the resident questionnaires, it was learned that 80 per cent of all residents living in the rural retirement subdivisions located within the delineated northern fringe can be designated as retired.<sup>13</sup> The remaining 20 per cent are gainfully employed on a full-time basis. There are minor variations within the six subdivision classes (Table 18), although in every class the percentage of retired residents falls within ten percentage points of the combined 80 per cent figure for all classes. Thus, despite the percentage variations among the classes, a large majority of residents in each class are nevertheless enjoying retirement status.

Class II developments have the highest concentration of retirees with 88 per cent, followed closely by Classes VI, I, III, IV, and V, with 82, 81, 80, 78, and 70 per cent, respectively. It is suspected that Class V developments rank lowest in terms of the overall percentage of retired residents because of the proximity of several of these developments to rural industry and urban centers such as Ocala. In addition, the relatively inexpensive mobile housing units are quite popular among many of the younger working population.

Among all retired residents, 76 per cent receive social security payments each month and 68 per cent receive other forms of retirement compensation. However, only 53 per cent of the retired residents receive both social security and additional retirement compensation. Moreover, 7 per cent receive no form of retirement income. Six per cent are

Table 18

## RETIREMENT STATUS AND SOURCES OF INCOME OF RESIDENTS - 1972

All Residents	Class I	Class II	Class III	Class IV	Class V	Class VI	All Classes
Per cent retired	81	88	80	78	70	82	80
Per cent employed <sup>a</sup>	19	12	20	22	30	18	20
Retired residents only:							
Per cent receiving social security	74	90	68	72	81	67	76
Per cent receiving other retirement compensation	80	74	66	73	56	63	68
Per cent receiving both social security and other retirement compensation	63	66	49	54	41	37	53
Per cent receiving neither social security nor other retirement compensation	9	1	12	7	4	7	7
Per cent employed full-time <sup>b</sup>	6	4	8	4	9	4	6
Per cent employed part-time <sup>c</sup>	3	7	8	7	4	4	6

<sup>a</sup>Residents who receive retirement compensation from a previous occupation but are now gainfully employed either on a part-time or full-time basis are classified as retired.

<sup>b</sup>Includes only retired residents who work a minimum of forty hours per week.

<sup>c</sup>Includes only retired residents who work fewer than forty hours per week.

employed on a full-time basis and another 6 per cent work on a part-time schedule. Table 18 shows these percentages by subdivision class.

Table 18 reveals certain interesting variations in percentages among the six subdivision classes but the only discernible pattern with respect to the subdivision hierarchy is that of the percentage of retired residents who receive both social security payments and other forms of retirement compensation. In this category the percentages for each class decreases steadily with descent of the subdivision hierarchy, with the exception of the percentage for Class II, which is slightly higher than that for Class I. It is suspected that a partial explanation for this pattern may be that many of the retirees who can afford the higher-priced lots of the upper subdivision classes may be in the financial position to do so because of better educational backgrounds which enable them to obtain more better-paying jobs with guaranteed retirement security.

The recipients of the resident questionnaires were also asked to list on their forms their current or, if retired, former occupations. The purpose of this question was to provide data which could be used indirectly to estimate the current income of the working residents and the approximate salary of the retired residents prior to their retirement. Unfortunately, this attempt proved unsuccessful in that a significant portion of the occupations listed by the residents were vague and ambiguous. For example, occupational descriptions such as "executive" or "self-employed" include a very wide range of annual salary.

#### Anticipated Year of Retirement of Nonresidents

Table 19 shows the anticipated year of retirement for the nonresident property owners. Surprisingly, 26 per cent of these property owners

Table 19  
ANTICIPATED YEAR OF RETIREMENT OF NONRESIDENTS - 1972  
 (All figures in percentages)

Anticipated year of retirement	Class I	Class II	Class III	Class IV	Class V	Class VI	All classes
Already retired <sup>a</sup>	5	18	33	34	27	37	26
1972-1975	29	24	25	20	34	24	26
1976-1980	<u>14</u>	<u>19</u>	<u>10</u>	<u>20</u>	<u>16</u>	<u>19</u>	<u>16</u>
Subtotal	48	61	68	74	77	80	68
1981-1990	29	27	17	13	13	17	19
After 1990	<u>23</u>	<u>12</u>	<u>15</u>	<u>13</u>	<u>10</u>	<u>3</u>	<u>13</u>
Subtotal	52	39	32	26	23	20	32
Total	100	100	100	100	100	100	100

<sup>a</sup>Includes all nonresident property owners who retired prior to January 1, 1972.

are already enjoying retirement status and an additional 26 per cent anticipate retirement within the next three years or by the end of 1975. Another 16 per cent plan to retire by the end of 1980, which means that within the span of only eight years, 68 per cent of the current nonresident owners may be classified as retired. Such a percentage suggests that interest in purchasing a possible retirement site mounts as an individual approaches the conclusion of his working career, notwithstanding the fact that middle-aged persons are often in a better financial position to buy retirement property than many younger married people who are just beginning their families. In support of these assumptions, Table 19 reveals that slightly less than one-third of the nonresident property owners anticipate retirement after 1980, with 19 per cent expecting to retire between the years of 1981 and 1990 and an additional 13 per cent anticipating retirement after this date. A few mathematical calculations will quickly show that most of these property owners are probably less than forty years of age.

When these percentages are broken down into subdivision classes, one very interesting pattern is revealed. The percentage of property owners in each class who anticipate retirement prior to 1981 increases gradually with descent of the subdivision hierarchy. As shown in Table 19, these figures increase steadily from Class I through Class VI (48, 61, 68, 74, 77, and 80 per cent, respectively), indicating that more people who are rapidly approaching retirement tend to purchase lots in subdivisions of the lower classes rather than of the higher classes. Conversely, the percentage of property owners in each class who anticipate retirement after 1980 decreases with descent of the subdivision hierarchy with 52,

39, 32, 26, 23, and 20 per cent, respectively, for Classes I through VI, revealing that a larger proportion of the younger property owners purchase lots in subdivisions assigned to the upper classes rather than the lower classes of the subdivision hierarchy.

#### Decision of Nonresidents to Live on Their Lots After Retirement

As suggested in the preceding chapter, it is improbable that many of the rural retirement subdivisions comprising the delineated northern fringe will ever achieve 100 per cent occupancy. Supporting data for this prediction can be found in the upper section of Table 20, which shows a tabulation of the responses made by the nonresidents to the question inquiring if they plan to live on their lots following their retirement. Although 18 per cent were undecided, 28 per cent responded affirmatively, while a surprising 54 per cent clearly indicated that they have no intention of ever residing on their lots. Reasons for this rather large percentage of negative responses are discussed later in this chapter, but it seems appropriate to mention here that most of the nonresidents who expressed that they have no plans to live on their lots after retirement also indicated that the principal reason for purchasing their lots was purely for speculative investment. This implies that the attraction of these lots as retirement sites is minimal to a substantial proportion of individuals who buy lots in the rural retirement subdivisions of north-central Florida.

The upper section of Table 20 also shows a breakdown of these data by subdivision class. However, there is little variation among percentages for each of the classes and no discernible patterns with respect to the subdivision hierarchy are present. Nevertheless, one interesting



Table 20

## DECISION OF NONRESIDENTS TO LIVE ON THEIR LOTS AFTER RETIREMENT - 1972

(All figures in percentages)

Decision of all nonresidents	Class I	Class II	Class III	Class IV	Class V	Class VI	All classes
Yes	24	28	24	40	32	23	28
No	46	57	61	51	53	56	54
Undecided	30	15	15	9	15	21	18
Total	100	100	100	100	100	100	100
Decision by year of anticipated retire- ment intervals:							
Yes:							
Already retired	12	14	19	13	28	17	17
1972-1975	38	19	34	37	38	22	32
1976-1980	12	33	14	33	24	44	28
1981-1990	19	29	14	7	5	17	14
After 1990	19	5	19	10	5	0	9
Total	100	100	100	100	100	100	100

Table 20 - Continued

Decision by year of anticipated retire- ment intervals	Class I	Class II	Class III	Class IV	Class V	Class VI	All classes
<b>No:</b>							
Already retired	6	24	44	54	26	54	37
1972-1975	16	21	19	3	32	14	17
1976-1980	13	14	6	10	14	11	11
1981-1990	36	24	19	13	17	16	20
After 1990	29	17	12	20	11	5	15
Total	100	100	100	100	100	100	100
<b>Undecided:</b>							
Already retired	0	18	31	29	30	18	18
1972-1975	35	18	23	29	30	53	33
1976-1980	15	18	23	29	0	12	16
1981-1990	30	37	8	13	30	17	23
After 1990	20	9	15	0	10	0	10
Total	100	100	100	100	100	100	100

observation should be noted. The highest incidence of indecisions lies with the Class I property owners, which is the same group that also has the highest percentage of property owners who anticipate retirement after 1990 (Table 19). Thus, since retirement is not an immediate concern for most of these property owners, it is obvious why such a considerable number have yet to make definite plans concerning the ultimate uses of their lots in the rural retirement subdivisions.

In the effort to make the percentages in the upper section of Table 20 more meaningful, a correlation was made between the decision of the nonresidents to live eventually on their lots and their anticipated year of retirement. Shown in the upper section of Table 20, the results of this correlation reveal certain interesting facts. First, 17 per cent of the nonresidents who intend to live on their lots are already retired and a majority (60 per cent) anticipate retirement by 1981. On the other hand, one-third of the nonresidents who do not plan to reside on their lots are already enjoying retirement status, whereas the other two-thirds are fairly equally divided among the other anticipated retirement intervals shown in Tables 19 and 20. The highest incidence of indecision (33 per cent) falls among the nonresidents who anticipate retirement within the next four years (1972 - 1975, inclusively) and the lowest percentage can be found among those who expect to retire after 1990.

#### Marital Status of Residents and Nonresidents

Table 21 illustrates that the vast majority of all property owners are married. Overall, 84 per cent of the residents and 81 per cent of the nonresidents are married.<sup>14</sup> And, when these percentages are broken down by subdivision class there is little variation from the overall

average except for the resident property owners who live in the Class I rural retirement subdivisions. Only 71 per cent of the Class I residents indicated on the questionnaire forms that they are married, which represents the lowest incidence of married property owners in any of the other classes for both residents and nonresidents. Reasons for this percentage deviation from the norm are not known, but it is suspected that, based on the relatively high percentage (17 per cent) of widowed property owners in this class, elderly women who suffer the unfortunate loss of their husbands and desire to spend their remaining years in Florida prefer to reside in a rural retirement subdivision where they will not be isolated and alone but rather will have plenty of nearby neighbors for companionship and security, a feature that is found most often in the planned communities of Class I developments. Also, life insurance collected by the widows may very well place them in a better position financially than many other potential Florida retirees to purchase the relatively expensive lots and homes offered by the developers of the Class I planned communities.

The overall percentages for single and divorced property owners are somewhat less among the residents than the nonresidents, while the percentage for widows is slightly higher (Table 21). But when it is remembered that the residents are generally older than the nonresidents (based on the fact that the majority of the residents are retired whereas most of the nonresidents are still employed on a full-time basis), these differences become self-explanatory.

Table 21

## MARITAL STATUS OF RESIDENTS AND NONRESIDENTS - 1972

(All figures in percentages)

Marital status	Class I	Class II	Class III	Class IV	Class V	Class VI	All classes
Single:							
Residents	10	4	2	2	3	8	3
Nonresidents	8	5	6	8	9	5	7
Married:							
Residents	71	84	85	84	86	80	84
Nonresidents	82	84	77	79	77	90	81
Divorced:							
Residents	2	2	3	5	4	3	3
Nonresidents	4	1	10	5	4	3	5
Widowed:							
Residents	17	10	10	9	7	8	10
Nonresidents	6	9	7	8	9	2	7
Total	100	100	100	100	100	100	100

### Location of Previous Residences of Resident Property Owners

Since the population of the United States is characterized by a high degree of mobility,<sup>15</sup> caution must be exercised when the previous addresses of the resident property owners are examined for the simple reason that the length of time each resident lived at his previous residence is often uncertain. This is especially true of the nearly one of every five residents who list Florida as their previous address (Map 5). How many of these residents actually lived most of their lives in Florida and then moved to their lots following retirement? Or, how many retired from careers in other states, migrated initially to the traditional retirement areas in south Florida, became disgruntled with the noise, congestion, and high cost of living in this region, sold out, and moved to a lot in a rural retirement subdivision in north-central Florida where a quiet and peaceful countryside is an advertised feature? The answers to these questions cannot be provided by the questionnaire data, but personal interviews with certain developers, residents, and real estate agents imply that at least a small percentage of the residents who list Florida as their previous address did live and work in other states most of their lives. However, the overwhelming majority of this particular group have most probably been Florida residents for an extended period of time.

Aside from Florida, only five other states represent at least 5 per cent of the previous addresses of all the resident property owners. These include, in ranked order from highest to lowest, New York (12.6 per cent), Michigan (9.2 per cent), Ohio (7.1 per cent), Illinois (6.4 per cent), and Pennsylvania (5.9 per cent). These percentages and those for all other states are shown on Map 5. Notice the relatively low



percentages for states located west of the Mississippi River, such as the Dakotas, and for foreign areas.

To bring the source areas of residents for the rural retirement subdivisions into better perspective, the United States was divided into the four geographical regions outlined by the United States Bureau of the Census, which are delineated by the heavy, black lines on Map 5. Observing the percentages for each region, it is interesting to note that the three regions nearest to Florida--the South, the Northeast, and the North Central--each supplies approximately 32 per cent of all residents for the rural retirement subdivisions. With a combined total of 96 per cent, this leaves only 3 per cent for the West region and 1 per cent for foreign areas.

#### Location of Current Residences of Nonresident Property Owners

It would seem that the spatial distribution of the location of the previous homes of the resident property owners would essentially be the same as that for the current addresses of the prospective future residents, the nonresident property owners. However, such an assumption would only be valid if the proportion of all property owners in each geographical area who purchase a lot and later retire on it is constant. But, as shown by Map 6, the percentages by state and foreign areas of the location of the current residences of the nonresident property owners do not correspond closely with the distribution of previous homes of resident property owners as illustrated by Map 5. Although percentage variations on the state level are numerous, it is the variations of the percentages among the four geographical regions of the United States and the international division which are significant. For example, Maps 5





and 6 reveal that the respective percentages of the locations of the current homes of all nonresidents for the South, the West, and foreign lands, are greater than the corresponding percentages of the locations of the previous residences of all residents for the same regions. On the other hand, the opposite is true for the Northeast and North Central regions. For these two divisions, the percentages pertaining to current addresses of all nonresidents are less than those for the previous addresses of all residents. This means that for a given number of non-resident property owners residing in each of the five geographical regions, a smaller proportion will eventually migrate from the South, the West, and foreign country than from the Northeast and North Central divisions.

Of an individual basis, Florida leads all other states in the percentage of nonresidents with 21.0 per cent. Other states contributing at least 5 per cent are New York (8.5 per cent), Illinois (7.0 per cent), Ohio (5.6 per cent), and Michigan (5.5 per cent). These percentages and those for all other states and foreign areas are depicted on Map 6.

#### Prior Mobility of Residents

Mobility is a very observable characteristic among the American population today. As mentioned previously, one of every five Americans moves to a new address each year. Therefore, since people move frequently, an indirect method was utilized to determine the approximate percentage of resident property owners who apparently had lived all their lives in the same state or country before moving to Florida. To accomplish this, a question was included on the final resident questionnaire which asked the birthplaces of the residents. When the questionnaire

data was tabulated, it was assumed that if the birthplace of the resident was the same as his previous address (state or foreign country only), he had lived in this state or foreign land all of his life.<sup>16</sup>

Overall, as shown in Table 22, 54 per cent of the residents moved to Florida from states or foreign countries different from those in which they were born. Thus, while a slight majority of the residents are not unaccustomed to moving to a different state or country, the remaining minority may experience their first move from their state or country of birth when they move to their lots in the rural retirement subdivisions of the northern fringe, a factor which may contribute to the difficult adjustment initially encountered by many residents and add to the discontentment with life in Florida that is experienced by others.

In each of the six subdivision classes except Classes I and III, the majority of the residents have lived in states prior to moving to Florida which are different than those in which they were born (Table 22). Class II ranks first in terms of prior mobility of residents with 68 per cent, followed closely by Classes VI, IV, and V with 65, 58, and 53 per cent respectively. Only 41 per cent of the Class I residents and 47 per cent of those living in Class III developments indicate that their previous home states do not correspond with their place of birth.

#### Alternate Retirement Sites Considered by Residents

According to information provided by the resident questionnaires, 73 per cent of the resident property owners of the rural retirement subdivisions never considered any other part of the United States or a foreign area as an alternate retirement site. In other words, the vast majority of these individuals had no intention to retire anywhere other than in

Table 22

## PRIOR MOBILITY OF RESIDENTS - 1972

(All figures in percentages)

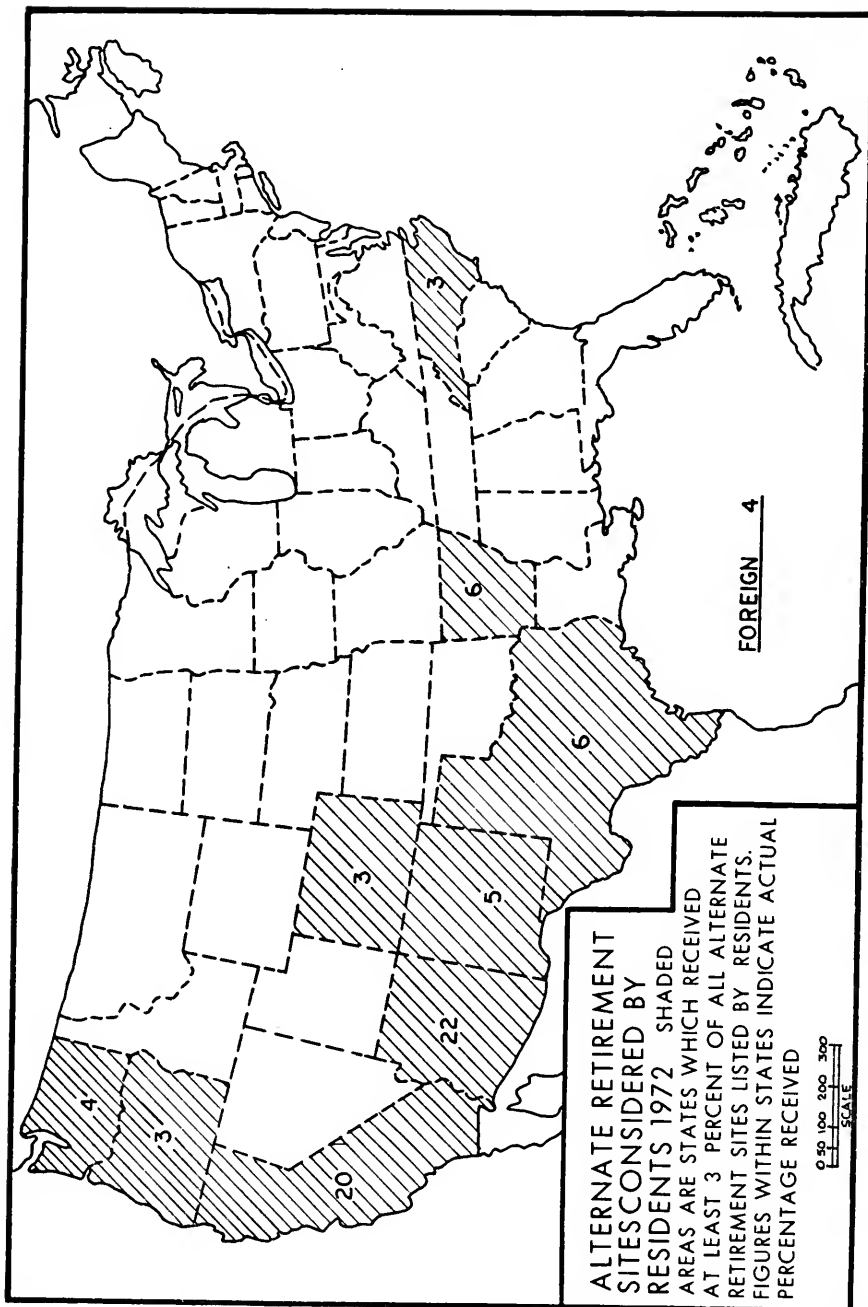
Prior mobility indicators	Class I	Class II	Class III	Class IV	Class V	Class VI	All classes
State or foreign country of birth same as location of previous residence	59	32	53	42	47	35	46
State or foreign country of birth different from location of previous residence	41	68	47	58	53	65	54
Total	100	100	100	100	100	100	100

Florida. Of the minority who did consider other sites, however, Arizona was their most popular choice, receiving 22 per cent of all sites which were mentioned. California placed a close second with 20 per cent. Other states which received at least 3 per cent of all choices cited include Arkansas (6 per cent), Texas (6 per cent), New Mexico (5 per cent), Washington (4 per cent), Colorado (3 per cent), Oregon (3 per cent), and North Carolina (3 per cent). Collectively, international locations as alternate retirement sites had 4 per cent. Map 7 gives a visual reference to these areas.

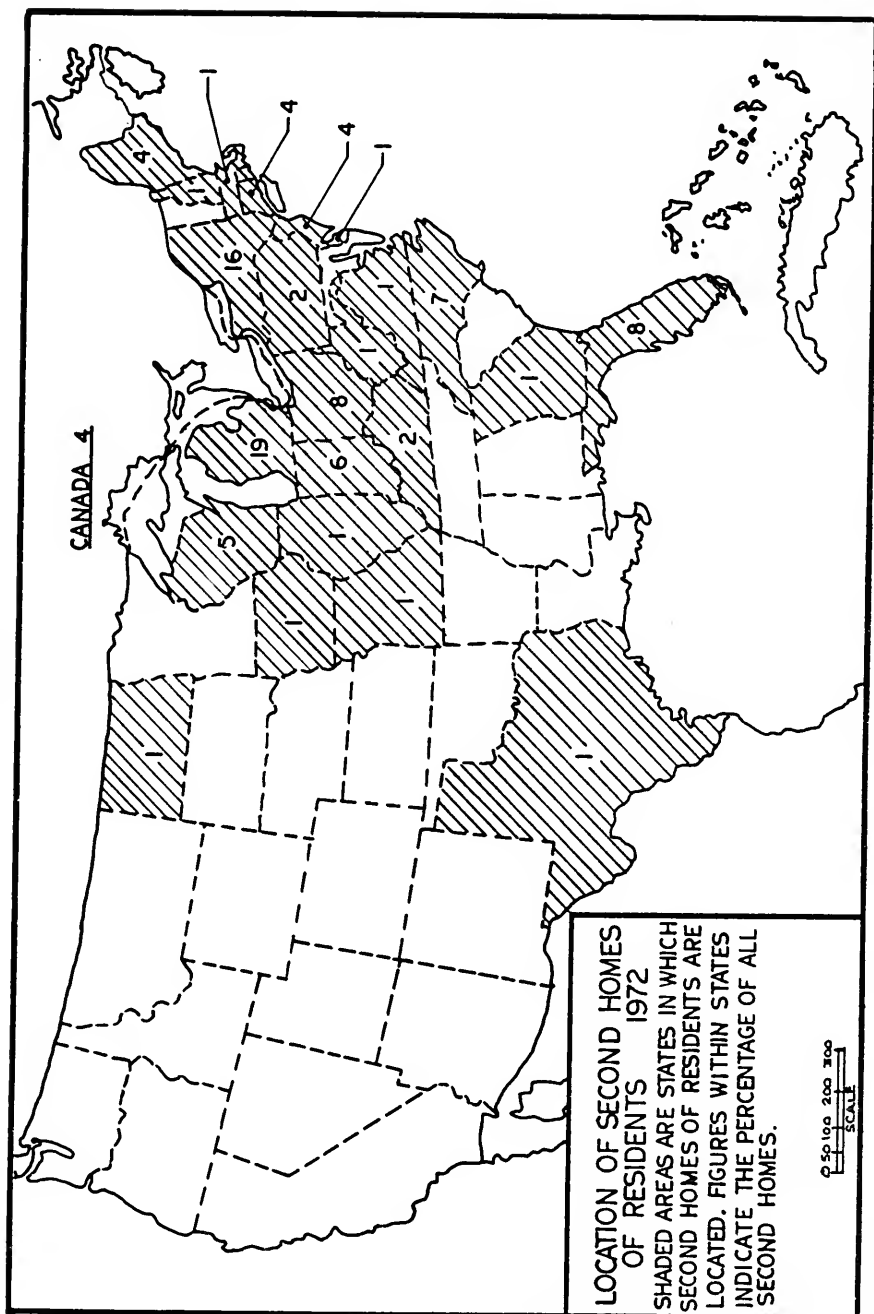
#### Location of Second Homes of Residents

Only 14 per cent of the residents of the rural retirement subdivisions own a second home where they live for at least part of each year. However, considering the cost of maintaining two residences and the travel expenses incurred traveling between them, such a low percentage is not surprising. Map 8 shows the states in which all second homes are located and also the percentage found in each state. More second homes are located in Michigan (19 per cent) and New York (16 per cent) than in any of the other states. Ohio and Florida rank third with 8 per cent each and the only other states with at least 5 per cent of all second homes are North Carolina, Indiana, and Wisconsin, with 7, 6, and 5 per cent, respectively. It should be noted from Map 8 that no second homes exist in the West, even though the western states are the predominant choices of the residences as alternate retirement sites. North Dakota represents the greatest distance from Florida that a second home of a resident is located. But the inconvenience and costs of commuting from

Map 7



Map 8



areas situated farther from Florida partly explain the absence of second homes in these remote areas.

#### How Property Owners First Learn About Their Property

Individuals who purchase lots in the rural retirement subdivisions located within the delineated northern fringe first learn about their property in a number of different ways. However, the most frequent method is the reading of printed advertisements in newspapers and magazines. As shown by Table 23, this method accounts for the initial introduction of lots in the rural retirement subdivisions to 30 per cent of all property owners. Another effective method is word-of-mouth advertising by established property owners and other persons familiar with particular developments situated in the northern retirement fringe. A surprising 24 per cent of the lot owners first learn about their property from a friend or relative. Moreover, an additional 23 per cent are first informed by roadside advertising, a method which caters to individuals who are visiting or vacationing in Florida. Another 11 per cent are first informed by advertising brochures mailed directly to their homes and 2 per cent first learn about their property from paid advertisements they hear broadcast over radio or television. The remaining 10 per cent first become aware of the property they acquire by indirect methods, which include individuals who inherit lots, those who receive deeds to lots as payment on a personal debt, and those who purchase tax deeds on lots which have been confiscated by the county because of delinquent taxes. (Table 23 also shows by subdivision class the percentage breakdown of these data, but no patterns or significant variations from the norm are evident.)



Table 23

## HOW PROPERTY OWNERS FIRST LEARN ABOUT THEIR PROPERTY - 1972

(All figures in percentages)

Method of initial discovery	Class I	Class II	Class III	Class IV	Class V	Class VI	All classes
Read in newspaper or magazine	32	23	31	27	29	40	30
Heard over radio or television	5	0	1	7	0	1	2
Brochure received through mail	7	17	8	17	1	23	11
Word-of-mouth	31	22	22	25	33	12	24
Visit or vacation in Florida	15	28	23	17	29	16	23
Other methods	10	10	15	7	8	8	10
Total	100	100	100	100	100	100	100

Year of Lot Purchase

The years in which the property owners purchased their lots coincide generally with the years of establishment of the rural retirement subdivisions (Chapter IV). Using the same three-year intervals that are used in Chapter IV for depicting the years in which the rural retirement subdivisions were established (except that all dates prior to 1960 are combined here), the data in Table 24 reveal that the years during which the resident and nonresident property owners purchased the highest percentage of their lots correspond closely with the years of peak subdivision establishment. For Class I developments, all purchase dates are recorded in the last three-year interval, 1969-1971, for the simple reason that no Class I planned communities were established until 1969. The establishment of the Class VI developments, on the other hand, peaked out during the 1960-1962 interval, and Table 24 shows that 58 per cent of the property owners in these developments purchased their lots during the same three-year period. For Classes III, IV, and V, however, the peak years for the purchase of lots occurred during intervals subsequent to the interval of peak subdivision development (Table 24). A possible explanation for this lies in the fact that not every lot is sold during the first year following the inception of a rural retirement subdivision. In fact, several years may be required to sell even a majority of the lots and with new subdivisions being established each year, a cumulative effect is created. Also, it must be considered that lots sold in the early 1960s may very possibly be resold several years later. Table 25 demonstrates this point by showing the lot purchase dates for Rainbow Lakes Estates, the Class II development located in western Marion County

Table 24

## YEAR OF LOT ACQUISITION BY PROPERTY OWNERS - 1972

(All figures in percentages)

Year of lot acquisition	Class I	Class II	Class III	Class IV	Class V	Class VI	All classes
1950 - 1959	0	9	12	5	0	8	7
1960 - 1962	0	39	19	10	6	* 58	21
1963 - 1965	0	* 19	* 12	* 19	11	16	13
1966 - 1968	0	14	26	28	* 29	15	21
1969 - 1971	* 100	19	31	38	54	3	38
Total	100	100	100	100	100	100	100

\*Three-year interval of peak subdivision establishment. Also, see Table 12.

Table 25

PERCENTAGES BY YEAR OF LOT ACQUISITION BY PROPERTY  
OWNERS OF RAINBOW LAKES ESTATES

Year of acquisition	Percentage of total acquisitions
Pre-1959	0
1959	0
1960 <sup>a</sup>	23
1961	17
1962	15
1963 <sup>b</sup>	10
1964 <sup>c</sup>	6
1965	7
1966	3
1967	2
1968	1
1969	2
1970	6
1971	8
Total	100

<sup>a</sup>First year during which lots were offered for sale.

<sup>b</sup>Initial sale of all lots completed by the end of 1963.

<sup>c</sup>All subsequent acquisitions represent resale of original lots.

and eastern Levy County which was used for the testing of the experimental questionnaires. It is known that all lots in this development were sold by the end of 1963. But, questionnaire data reveal that lots were sold in each succeeding year. And, since no new land was subdivided, these sales can only represent the resale of original lots. Therefore, an exact positive correlation between the year of subdivision establishment and year of lot purchase is not possible.

More lots were purchased in the Class II developments during the 1960-1962 interval than any other three-year period but the peak establishment years for these developments did not occur until the following three-year interval. It is suspected that this unusual relationship exists because many of the Class II rural retirement subdivisions which were established prior to 1963 occupy very large acreages.<sup>17</sup> Thus, while there were a larger number of Class II developments established during the later years, there were more total lots available for sale during 1960-1962 than during any succeeding three-year interval.

#### North Florida Versus South Florida

One of the objectives of the questionnaires was to determine the reasons why individuals purchase lots in the rural retirement subdivisions located within the delineated northern fringe rather than in the better-known, more traditional retirement areas located in the southern part of the state. In other words, since property is still available in South Florida, a region which has catered to prospective retirees for a very long period of time, what are the factors which motivate prospective Florida property owners and/or retirees to invest their money in real estate situated in an area of north-central Florida which, relatively

speaking, has only recently undergone extensive subdivision and development? Tabulation of the questionnaire data<sup>18</sup> reveals that speculative investment is the motivating factor given most frequently by the nonresidents of all classes except Class V. As a group, speculative investment ranks first among all other motivating factors, constituting 29 per cent of the reasons given. However, as shown by Table 26, there are variations from this average percentage among the six subdivision classes, ranging from 52 per cent for the Class I nonresidents to 14 per cent for the Class V nonresidents.

Other specific reasons expressed by the nonresidents include, in decreasing order of importance, a quieter and prettier countryside (18 per cent), lower cost of land (11 per cent), a change of seasons and a cooler winter (10 per cent), relatives living in the area (7 per cent), and lower property taxes (6 per cent). A multitude of other reasons, which include, for example, property owners who inherit lots, buy impulsively for no reason, or receive deeds to lots as payment of a debt, constitute a substantial combined percentage of 19 per cent. On an individual class basis, however, considerable fluctuation from these percentages and their order of importance is common (Table 26).

For the resident property owners the most frequent motivating factor for living in north-central Florida rather than farther south is the quiet and pretty countryside common to this area. Far removed from the overcrowded, congested, noisy, large urban complexes of the Miami or Tampa-St. Petersburg area, the northern retirement fringe offers peace and quiet in the form of rural retirement subdivisions scattered over large expanses of relatively uninhabited land. Also, the rolling,

Table 26

FACTORS WHICH MOTIVATE INDIVIDUALS TO PURCHASE LOTS IN RURAL RETIREMENT  
SUBDIVISIONS LOCATED WITHIN THE NORTHERN FRINGE RATHER THAN IN THE  
TRADITIONAL RETIREMENT AREAS OF SOUTH FLORIDA - 1972

(All figures in percentages)

Motivating factors	Class I	Class II	Class III	Class IV	Class V	Class VI	All classes
Lower cost of land:							
Residents	7	11	14	14	12	16	13
Nonresidents	6	9	16	17	9	9	11
Lower property taxes:							
Residents	11	16	13	12	11	12	13
Nonresidents	3	7	7	7	6	4	6
Speculative investment: <sup>a</sup>							
Nonresidents	52	27	27	20	14	34	29
Relatives living in the area:							
Residents	4	6	11	11	11	10	9
Nonresidents	1	5	9	5	12	8	7

Table 26 - Continued

Motivating factors	Class I	Class II	Class III	Class IV	Class V	Class VI	All classes
Change of seasons and cooler winter:							
Residents	37	23	15	23	23	21	21
Nonresidents	11	11	8	13	13	7	10
Quieter and prettier countryside:							
Residents	25	29	29	26	26	25	27
Nonresidents	13	16	14	20	24	20	18
Other factors:							
Residents	16	15	18	14	17	16	17
Nonresidents	14	24	20	18	22	18	19
Total	100	100	100	100	100	100	100

<sup>a</sup>Not applicable to residents.



undulating topography of the northern fringe region is much more aesthetically pleasing to many residents, particularly those from northern states, than the monotonous, flat landscape which is characteristic of much of south Florida. Overall, the attractiveness of the countryside accounts for 27 per cent of all reasons given by residents. Even when broken down into individual subdivision classes this feature represents the predominant motivating factor for residents of all classes except Class I (Table 26). Although Class I shows 25 per cent of the residents indicating the attractive features of the countryside, a higher percentage (37 per cent) indicate the change of seasons and cooler winters as their major motivating factor to live in the northern retirement fringe instead of the traditional retirement areas located in the southern part of the state. For the other five classes, the change of seasons ranks second. Percentages for all other specific reasons are shown in Table 26.

#### Average Distances of Rural Retirement Subdivisions from Shopping Areas

One drawback to the rural isolation enjoyed by many of the residents of the rural retirement subdivisions of the delineated northern fringe is the inconvenience of undertaking relatively long journeys in order to purchase groceries, appliances, gasoline, and other goods and services. Regardless of the fact that many residents indicate that the quiet and peaceful countryside is a major inducement to settle in north-central Florida, some admit that after becoming settled in their new homes they realize that perhaps too little attention was given to the distances their residences are located from shopping areas. Such an oversight may create hardships for some because public transportation facilities are

not available to the vast majority of the residents living in the rural retirement subdivisions. Thus, private automobiles must be utilized, a necessity which often becomes a financial burden for many residents when the added costs of maintenance, gasoline, and oil incurred from frequent long treks to the shopping areas are considered. Moreover, many elderly drivers are restricted to daylight driving hours only or prefer by personal choice to avoid the blinding lights of oncoming headlights encountered on the roads during the evening hours. This can present unpleasant predicaments if an emergency arises after dusk. For instance, ambulance services are often lacking or are unreliable in the countryside, meaning that if the spouse of a resident becomes seriously ill during the night, he or she is confronted not only with the dangers of nighttime driving, but also distances in some cases exceeding fifty miles to the nearest doctor or hospital. Obviously, such distances could very well reduce the chances of a successful recovery.

To determine the average driving distances, the resident questionnaire included questions which dealt with where the residents purchased items such as food, gasoline, and small appliances and where they purchased such items as automobiles, televisions, and major appliances. While many different cities were often listed by the residents in each subdivision, one city or town nearly always received the majority of votes for each category of purchases.<sup>19</sup> Occasionally, residents living in rural retirement subdivisions located near large urban centers listed the same city as the source of all their purchases, but a vast majority of the residents listed two different cities or towns. Usually, less expensive items are bought in the small town located nearest the

development, while the more expensive items involve driving to larger urban areas which often are situated many miles beyond the closer, smaller town where food, gasoline, and other such items are acquired.

Table 27 shows the average number of miles driven by the residents of the rural retirement subdivisions to purchase both more expensive and less expensive items. Overall, the residents drive an average of eleven miles to buy common household goods but travel an average of twenty-two miles to purchase larger and more expensive items.<sup>20</sup> Broken down by subdivision class, Table 27 further illustrates that the Class I planned communities are located closest to shopping areas where small items can be acquired (eight miles), but the Class VI developments are located nearest the cities where larger items can be purchased (seventeen miles). The Class III subdivisions are situated the farthest away from urban areas where both small and large items can be purchased (thirteen and twenty-five miles, respectively).

#### Leisure Activities Enjoyed by the Residents

The residents of the rural retirement subdivisions located within the delineated northern fringe occupy their leisure hours in a multitude of different ways. Ranging from volunteer church work to table tennis, the residents use their time participating in a seemingly endless array of different hobbies and social and recreational activities. However, certain leisure activities are enjoyed by a greater number of residents than others and emerge as favorite pastimes. For example, Table 28 shows that the most popular leisure activities for all residents are, in decreasing order of popularity, fishing, yardwork, travel, reading, and golf.

Table 27

## AVERAGE DISTANCES OF RURAL RETIREMENT SUBDIVISIONS FROM SHOPPING AREAS - 1972

(All figures in miles)

Type of item to be purchased	Class I	Class II	Class III	Class IV	Class V	Class VI	All classes
Less expensive items (gasoline, groceries, small appliances, etc.)	8	10	13	12	11	12	11
More expensive items (automobiles, major appliances, televisions, etc.)	21	22	25	23	22	17	22

Table 28  
SELECTED LEISURE ACTIVITIES ENJOYED BY RESIDENTS - 1972<sup>a</sup>

Leisure activity	Class I	Class II	Class III	Class IV	Class V	Class VI	All classes
	Rank	Rank	Rank	Rank	Rank	Rank	Rank
	Percentage	Percentage	Percentage	Percentage	Percentage	Percentage	Percentage
Fishing	2) 33	2) 33	1) 46	1) 49	1) 40	1) 41	1) 42
Yardwork	1) 35	1) 36	2) 33	2) 41	3) 25	4) 16	2) 33
Travel, camping	4) 23	3) 20	3) 30	3) 22	2) 35	2) 32	3) 28
Reading	2) 33	4) 12	4) 19	4) 16	4) 10	6) 12	4) 16
Golf	8) 10	4) 12	5) 14	3	8	3	5) 10
Loafing, resting	6) 14	6	4	6) 10	4) 10	4) 16	8
Television, radio	1	6	9	9	4) 10	3) 19	8
Swimming	5) 19	3	6	5) 11	5	2	7
Boating	2	6) 11	7	3	6	1	6
Hunting	1	2	10	9	5	1	6
Walking	7) 12	4	3	5	2	7) 10	4

<sup>a</sup>Leisure activities selected for this table include only those which are enjoyed by a minimum of 10 per cent of the residents in at least one of the six subdivision classes. Because most residents enjoy more than one favorite pastime, figures are based upon the percentage of residents who participate regularly in each leisure activity. Therefore, column totals will not equal 100 per cent. Rankings apply only to those leisure activities which are enjoyed by at least 10 per cent of the residents.

When the favorite leisure activities of the residents are examined on the basis of each subdivision class (Table 28), certain patterns with respect to the subdivision hierarchy can be discerned. For example, yardwork becomes less popular with descent of the subdivision hierarchy, a reflection of the type of building restrictions imposed by the developers in each of the six subdivision classes (Chapter III). Ranked first among residents of Classes I and II, yardwork becomes less popular for each successive class and ranks fifth among the residents of the Class VI developments. But considering the rigid building and landscaping restrictions present in the higher classes and the laxity or even absence of such restrictions in the lower classes, such a pattern is expected.

Reading is another leisure activity which declines in popularity from Class I through Class VI, a fact which further supports the assumption made earlier in this chapter that the overall educational and professional backgrounds of the residents are generally better among those who live in the rural retirement subdivision of the more exclusive classes. In addition, golf is a relatively favorite leisure activity among the residents of Classes I, II, and III, but receives a very low rating among the residents of the other subdivision classes. However, this is not surprising when it is remembered that most of the golf courses are found in the upper three subdivision classes (Table 13).

Travel and camping represents the fourth most popular leisure activity of the Class I residents but improves its rating with descent of the subdivision hierarchy to a second-place ranking among the residents of Classes V and VI. Although this pattern is the opposite of that shown for reading and golf, no explanation for its existence can be offered.

Fishing is the favorite leisure pastime of the residents of all classes except Classes I and II where yardwork has a slightly higher preference. Since this is a leisure activity which is enjoyed by persons from all walks of life and from all types of socioeconomic backgrounds, no correlation exists with respect to the subdivision hierarchy. It can only be conjectured that the many lakes, rivers, and streams located across the northern portion of the Florida peninsula and the access to deep sea or shoreline fishing in either the Gulf of Mexico or the Atlantic Ocean serve as an important inducement for people to buy property and settle in the rural retirement subdivisions comprising the delineated northern fringe.

Loafing or resting, walking, swimming, boating, hunting, and television and radio are other common activities enjoyed by residents throughout the six subdivision classes but are of lesser importance than those leisure activities already discussed. Of even lesser significance are literally tens of other hobbies and activities practiced by one or a handful of residents. Some of these more humorous favorite pastimes include fussing with the wife, telling lies, girl watching, gambling, drinking, and beer can collecting, while on the more serious side many residents enjoy volunteer work, bowling, bingo, cooking, sewing, horseback riding, chess, card games, photography, arts and crafts, shuffleboard, and a variety of hobbies such as coin, stamp and rock collecting, music, and painting.

#### Suggestions of Residents for Subdivision Improvement

On the whole, the residents of the rural retirement subdivisions list better roads within their developments as their number one suggestion

for an improvement which would make their subdivisions a better place in which to live. As shown by Table 29, this suggestion is offered by 32 per cent of the residents, a percentage which is more than two times as large as that for any other suggestion. In a distant second place is the suggestion that shopping centers be located nearby, an improvement cited by 14 per cent of the residents. Third (9 per cent) is that developers enforce deed restrictions and fulfill their verbal and written promises and commitments. Other suggestions include a better organized social agenda (parties, dances, suppers, etc), better and more reliable utilities (water and sewage), landscape and pollution controls within and around the developments, more people, fewer people, cable television, street lights, leash laws for pets, closer medical facilities, public transportation, better county zoning ordinances, improved fire and police protection, and more recreational facilities.

When viewed on the basis of each subdivision class, the percentages of the suggestions given by the residents often vary considerably from class to class, although some patterns are evident (Table 29). For example, not a single resident in the Class I developments complained of poor roads and only 10 per cent of the Class II residents suggested better roads as an improvement which would enhance life in their developments. But the percentages for Classes III, IV, V, and VI are 31, 54, 44, and 55 per cent, respectively. However, these figures correspond with the type of road which is predominant in each of these developments. Table 14 shows that paved or concrete roads are confined primarily to Classes I and II, whereas all other classes are characterized by a preponderance of dirt roads.



Table 29

## SUGGESTIONS OF RESIDENTS FOR SUBDIVISION IMPROVEMENT - 1972

(All figures in percentages<sup>a</sup>)

Suggestion	Class I	Class II	Class III	Class IV	Class V	Class VI	All classes
Better roads	0	10	31	54	44	55	32
Shopping center	23	19	13	17	9	8	14
Enforcement of deed restrictions and promises of developer	14	2	8	14	11	4	9
Better organized social agenda	0	2	9	10	10	10	7
Better utilities	0	5	9	2	8	15	7
More landscape and pollution controls	12	4	2	15	10	9	7
Better police and fire protection	0	3	5	5	3	5	4
Pet control	5	1	3	3	10	12	4
More people	3	10	5	1	0	1	4
Public transportation	12	6	3	1	4	1	4
Stronger county zoning ordinances	2	6	3	5	3	0	3
Closer medical facilities	1	4	1	9	3	4	3

Table 29 - Continued

Suggestion	Class I	Class II	Class III	Class IV	Class V	Class VI	All classes
Fewer people	0	3	2	0	3	1	2
Street lights	0	2	4	2	3	6	2
More recreational facilities	0	1	1	1	2	2	1
Cable television	1	2	0	0	1	2	1
Better mail service	7	0	0	0	1	1	1
All others	5	2	5	5	1	3	3

<sup>a</sup>Percentages represent the number of times each suggestion appeared per total number of questionnaires returned. Because some residents listed more than one suggestion and others listed none, the columnar totals do not equal 100 per cent.

A nearby shopping center would be a very welcome improvement for a substantial percentage of the residents living in subdivisions assigned to the four upper subdivision classes. In fact, the residents of Classes I and II indicate a shopping center located within convenient driving distance to be their leading choice as a suggestion for improving the quality of life in their respective developments. And, residents of the Class III and Class IV subdivisions list shopping centers second only to road improvement. However, the residents of the Class V and Class VI developments feel that many other improvements should receive priority over the establishment of nearby, convenience stores. These residents would prefer first to see substantial improvement in their roads followed, in no particular order, by enforcement of deed restrictions, control of pets running loose, landscape and pollution measures to curb litter and other visual blight in and around their respective developments, a better organized social agenda, and promises made by the developers to be upheld.

#### Notes

<sup>1</sup>The questionnaires were reproduced by the spirit master duplicating process. Copies were printed in the conventional bluish-purple color on white duplicating paper.

<sup>2</sup>Nonprovision of return postage is indeed an unconventional polling technique but if questionnaires were to be eventually distributed to a large number of the residents of the rural retirement subdivisions such a provision on the part of this researcher was a financial impossibility. The percentage of the experimental resident questionnaires which were returned served as an indicator of the willingness of the residents to supply the return postage.

<sup>3</sup>The institutional address was used rather than a personal address in the effort to reduce any suspicion the property owners may have had with respect to the origin of the questionnaire.

<sup>4</sup>Preliminary field research had indicated that a vast majority of residences in the rural retirement subdivisions are included on a rural postal route and therefore display mailboxes along the roadside. For homes without observable mailboxes, questionnaires were delivered personally.

<sup>5</sup>As written in the Postal Manual, postal regulation 146.2, "Mailable Matter Found in Private Mail Boxes without Prepayment of Postage," declares:

.21 Penalty

Whoever knowingly and willingly deposits any mailable matter such as statements of account, circulars, sale bills, or other like matter, on which no postage has been paid, in any letterbox established, approved, or accepted by the Postmaster General for the receipt or delivery of mail matter on any route with intent to avoid payment of lawful postage thereon, shall for each such offense be fined not more than \$300.

However, Mr. D. T. Jernigan, Postmaster of the Gainesville, Florida United States Post Office ruled that the taping of materials to the outside of mailboxes is a technical point not covered by this law and therefore such a procedure is not illegal. Although he could not guarantee that all postmasters would agree, he did grant the writer immunity from prosecution based on a subsequent section to postal regulation number 146.2 which declares:

.23 Report to Other Office

If the person or firm using private mail boxes improperly is located at another post office, send a sample piece with a report of the facts to the postmaster at that location with request that he take the action in 146.22.

Thus, charges brought by postmasters in other postal areas were dismissed upon their arrival in Gainesville. (See endnote 10.)

<sup>6</sup>The experimental resident questionnaires were delivered on a Saturday in hopes that a greater percentage of residents would be home. Nineteen questionnaires were returned within two mail days after delivery.

<sup>7</sup>The experimental resident questionnaires indicated that 87 per cent of the residents of Rainbow Lakes Estates are retired. The personal interviews revealed that 85 per cent were retired, a negligible difference.

<sup>8</sup>All lots located within a specific subdivision are listed together in the county property tax rolls under the name of their respective

development. This facilitates the random extraction of the names and addresses of property owners who do not reside on their lots.

<sup>9</sup>Only a very small percentage of the residents answered this question and a few commented that such information is strictly confidential even though personal anonymity is guaranteed.

<sup>10</sup>Only one problem was encountered throughout the entire delivery process. Postal officials in Interlachen, Florida (Putnam County) confiscated 38 of 243 questionnaires which had been taped to the sides of mail boxes of residents in nearby Interlachen Lakes Estates. These questionnaires, along with a request that prosecution for avoiding prepayment of postage be undertaken, were sent to the postmaster in Gainesville, whereupon the questionnaires were returned to the writer and the request for prosecution disregarded.

<sup>11</sup>For developments in which a large number of residences are not served by a rural postal route, personal door-to-door delivery of the resident questionnaires was avoided. Instead, the names and addresses of as many residents as possible were copied from the county property tax rolls whereupon questionnaires were mailed directly to these residents.

<sup>12</sup>Servicemen were the most difficult to contact. One letter was forwarded to three other addresses (all Air Force bases) before it was returned to the sender.

<sup>13</sup>Retirement status was also assigned to those residents who are receiving a retirement pension from a previous occupation but are also pursuing a second career. For example, several residents are retired military personnel who have secured employment to supplement their pensions and/or to avoid boredom.

<sup>14</sup>These percentages are based upon the proportion of single, married, divorced, or widowed property owners per number of questionnaires returned. Married property owners were treated as one and not two property owners.

<sup>15</sup>Census data reveal that one of every five Americans moves to a new address each year.

<sup>16</sup>It is further assumed that the percentage of residents who move away from their homelands or homestates during their early childhood years but return later in life is indeed very small and would not have a significant effect upon this study.

<sup>17</sup>For example, Rainbow Lakes Estates is comprised of nearly 50,000 lots scattered over 30,000 acres.

<sup>18</sup>Since multiple responses were encouraged when property owners answered this question, the percentages of each motivating factor are

based upon the total number of factors listed and not on the actual number of questionnaires which were returned.

<sup>19</sup> Average driving distances were computed by measuring the actual road mileage from the center of each subdivision to the center of the urban area where a plurality of the residents indicated that they shopped. If two or more urban centers received an equivalent number of votes, the one nearest the development was used. After the average driving distance for each rural retirement subdivision was computed, calculations were then made to determine the average mileage for each subdivision class and for all subdivisions combined.

<sup>20</sup> Demory Hill, a Class III rural retirement subdivision located in lower Dixie County on the Gulf of Mexico, is the development situated farthest from an urban area where the residents buy more expensive items. The majority of the residents of this subdivision indicate that they purchase their automobiles, large appliances, etc., in Gainesville, which is 69 highway miles away.

## CHAPTER VI

### MAJOR LOCATIONAL DETERMINANTS

#### Introduction

With particular reference to locational factors, a study of the geographical position of the delineated northern fringe within the peninsula of Florida, its configuration, and the distribution of the constituent rural retirement subdivisions which comprise it, raises several important questions. For example, why is the northern fringe not located at a more northerly or perhaps a more southerly latitude? And why does the delineated northern fringe not conform even roughly to an east-west axis but instead is characterized by a snakelike configuration? Moreover, why are a majority of the rural retirement subdivisions which make up the northern fringe situated in clusters rather than being scattered throughout in a more uniform distribution? In this chapter, an attempt is made to provide reasonable explanations for these and other questions by isolating and investigating the various locational factors which, either separately or collectively, have played a major role in the determination of the locations of the rural retirement subdivisions which comprise the delineated northern fringe (Map 3). Locational factors that are examined include size and availability of landholdings, land values, proximity to rivers, lakes, and other bodies, county tax structures, soil types, climate, county

regulatory controls, and proximity to recreational facilities and Florida tourist attractions.

### Data Collection

A wide variety of data collection procedures was utilized in the attempt to determine the relative importance of the various locational factors examined in this chapter to the decisions of land developers who decide to establish their rural retirement subdivisions within the delineated northern fringe. Generally, personal interviews held with the original land developers represented one of the best sources of information because no one should know better than they why their respective developments were established in their present locations. But, unfortunately, such interviews very often were, for a variety of reasons, not possible to arrange, were refused, or, if granted, were unproductive.<sup>1\*</sup> Thus, much of the analysis of the locational factors presented in this chapter rely heavily on indirect, although not necessarily any less reliable, sources. For instance, much insight was gained through personal consultations with county tax assessors and other county government employees, local real estate agents, residents of several developments, and other individuals who were knowledgeable of the motivating factors which prompted land developers to establish the many rural retirement subdivisions which constitute the delineated northern fringe. And, wherever possible, these testimonials are supported with data obtained from county records such as the official record books in

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\*Notes begin on page 219.



which deeds are recorded and the property tax rolls. In addition, other pertinent information was acquired through the use of topographic maps, soil maps, climatic records, advertising brochures, and a multitude of other sources. However, the specific research techniques utilized and the sources consulted during the investigation of each locational factor are defined and/or documented throughout the following text.

### Analysis of Locational Factors

#### Landholdings

As various land developers throughout the last twenty years have considered the area occupied by the delineated northern retirement fringe as a possible site for the establishment of rural retirement subdivisions, no single locational factor has probably received more of their attention than has the presence of large tracts of available land.<sup>2</sup> Spurred by the possibility of earning a high rate of return on their investments in a short period of time, developers view these large landholdings as a very attractive inducement in that their acquisition is much more convenient, and, more importantly, much less expensive in terms of dollars-per-acre than the alternative method, which involves purchasing several adjacent, smaller parcels and consolidating them into a single, contiguous unit. Developers are also eager to take advantage of the fact that costs of road installation and other subdivision improvements, maintenance of a sales force, and advertising, for example, are generally less expensive per unit area for larger developments than for similar subdivisions containing very small acreages.<sup>3</sup> Thus, by virtue of their inherent economic advantages, the large landholdings which have been available throughout

the northern fringe represent a major locational determinant for the establishment of the northernmost rural retirement subdivisions within the peninsula of Florida.

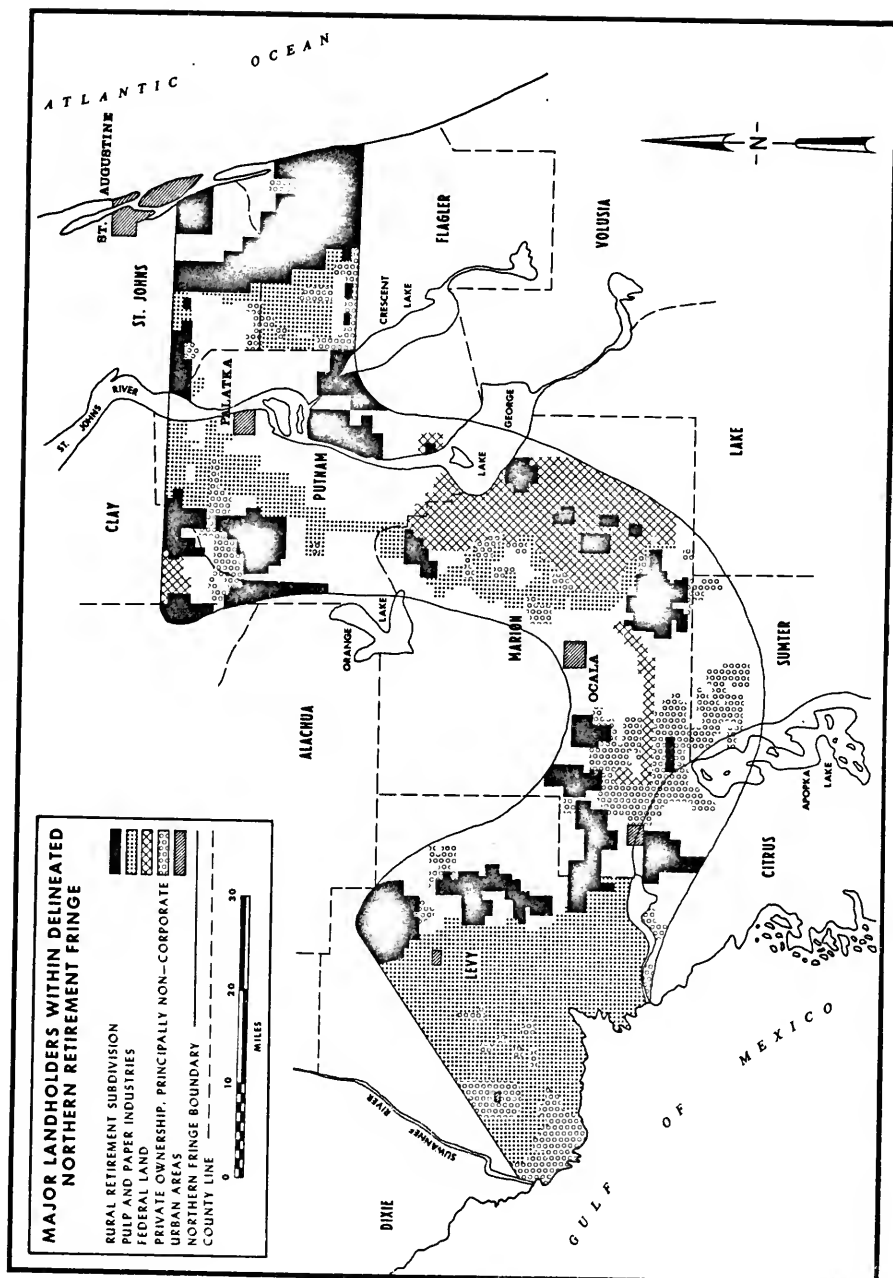
Whereas the availability of large landholdings most certainly influenced land developers who considered establishing rural retirement in the northern fringe area during the late 1950s and early 1960s, the attractiveness of this inducement is now beginning to wane. Developers who undertake locational studies in the fringe area today find that the number of large tracts of land available for sale has diminished considerably compared with those available only a few years ago. Of course, this is due simply to the fact that a substantial portion of the previously available land has already undergone the transformation into rural retirement subdivisions, thereby decreasing the number of potential sites for development. Nevertheless, it should be emphasized at this point that although the establishment of rural retirement subdivisions within the delineated northern fringe seems to be approaching a saturation point in terms of land availability, these developments occupy only a small percentage of the total land area included within the northern retirement fringe. Many other large landholdings exist, but, as shown by Map 9, the vast majority are characterized by a type of land use which is currently more profitable for the present owners than what the land developers can offer. Thus, unless the developers look farther north for large tracts of available land, which, as a matter of fact they are doing (Chapter VII), they must either curtail their development within the northern fringe or attempt to make presently unavailable landholdings available for sale by raising their purchase price per acre of land to a

level which is competitive with profits currently realized by landowners under existing forms of land use. Indications are, however, for reasons discussed below and in the following chapter, that a northward shift in the location of the northern retirement will occur before certain, if any, of the remaining large landholders within the fringe area decide to sell their tracts to potential land developers.

As evidenced by Map 9,<sup>4</sup> the pulp and paper industry represents a major landholder of thousands of acres within the northern fringe. Throughout the past fifty years, the companies comprising this industry have been buying up large tracts of land, particularly in Levy County and in portions of Marion, Putnam, St. Johns, and Flagler Counties, where soil and climatic conditions are quite favorable for the successful cultivation of pine trees, the commodity upon which their financial future depends. And, for the very reason that the forestry operations upon their landholdings are essential to their perpetuation as a successful business enterprise, it is highly improbable that these companies will ever sell any significant percentage of their land to prospective land developers, regardless of the purchase price which may be offered.<sup>5</sup> Thus, the possibility of landholdings in the possession of the pulp and paper companies experiencing a change in land use from forestry to rural residential in the immediate future is indeed remote.

Another large segment of the northern fringe which will probably not undergo development anytime in the near future is the Ocala National Forest. Although certain small tracts located within the perimeter of the forest were never owned by the United States government and have been sold to land developers, none of the several thousand acres which are

Map 9



federally owned has ever been sold. Other public land within the fringe area include the southern tip of Camp Blanding, a military reservation in Clay County, the Welaka National Fish Hatchery, located in south-central Putnam County, and several sections in lower Marion County which were purchased in connection with the construction of the Cross-Florida Barge Canal (Map 9). However, of all public lands located within the northern fringe, only the landholdings purchased as the right-of-way for the Cross-Florida Barge Canal may ever be sold because canal construction was halted in 1972. But, even if the land will eventually be sold, it may require several years, owing to lengthy court proceedings concerning the stoppage of the multimillion dollar project.

The only other large landholdings located outside the urban areas within the northern fringe which may become available for development in the future are those rural tracts owned by private, noncorporate, concerns. Whereas the pulp and paper companies must consider the importance of their land to their future and the government must abide by its traditional nonsell policy of public land, private noncorporate landowners are more inclined to relinquish their property, provided, of course, that the offering price is acceptable. In fact, precedents were established very early in the history of the fringe when, on more than one occasion, tracts of land occupying several hundred to several thousand acres were sold by private individuals in the early 1960s to land developers who in turn subdivided the land, creating rural retirement subdivisions. Most of these large landholdings were characterized by sandy ridges consisting of poor soils that would support very little beyond scrub vegetation such as turkey oak and palmetto. Consequently, the private owners did not need

much persuasion to sell these tracts for what seemed to be a handsome price for rural land which could not be economically used for agriculture. However, not all tracts that were purchased by the developers during the inception years of the fringe were characterized by extremely poor soils. Although they were the exception, a few ranches containing several thousand acres were also purchased by the land developers and subsequently subdivided.<sup>6</sup> Therefore, as the years passed, the number of tracts held by noncorporate landowners decreased markedly. As a result, the only remaining concentration of privately owned, noncorporate, large landholdings that have not been developed is located in southwestern Marion County (Map 9).<sup>7</sup> But, the actual presence of the subdivisions themselves coupled with competition for land from prospective horse farmers has literally driven land values upward in this area to the point where they are not as attractive to developers as they were during the early 1960s.

Thus, while the presence of large tracts of available land served as a major locational determinant for the initial phase of the establishment of the rural retirement subdivisions that comprise the northern retirement fringe, this locational factor has become less attractive to land developers during the early 1970s. Because of reasons stated above, land developers must now face the decision either to offer much higher prices for the remaining tracts of land which are not owned by the pulp and paper companies or by the Federal government or search for available landholdings which are located north of the current fringe area. And, since indications are that a northward shift in the fringe is imminent, it seems logical to assume that the availability of large tracts of land

has certainly been instrumental in the determination of the location of the northern fringe within the peninsula of Florida and will continue to serve as a priority locational factor as the northern fringe advances northward.

### Land Values

Land values represent another major locational factor which influences the location of the northern fringe of rural retirement subdivisions. While the availability of large landholdings may receive first priority, the cost at which these tracts can be purchased is nevertheless given considerable attention by prospective land developers. Obviously, if land values are quite low, this will serve as a very attractive inducement for potential development; however, on the other hand, a very high purchase price will necessitate a thorough study of all other locational factors to determine if the financial investment is warranted.

According to several knowledgeable local residents, it was the large tracts of land which were available for very low prices that first attracted land developers during the years when the initial rural retirement subdivisions in the fringe area were established.<sup>8</sup> To substantiate these testimonials, visits were made to the appropriate county courthouses wherein the official record books were consulted in the effort to determine the actual dollar-per-acre cost of every parcel of land within the delineated northern fringe that had been purchased by a land developer and subsequently subdivided and developed as a rural retirement subdivision.<sup>9</sup> The information obtained from these records revealed that land developers did indeed purchase large tracts of land for a very low cost per acre during the late 1950s and early 1960s. Although a quoted price

of twenty-five dollars per acre could not be verified,<sup>10</sup> it was discovered that numerous parcels of land were purchased during these years at a cost of less than eighty dollars per acre and in some instances as inexpensively as forty dollars per acre. Thus, when it is considered that these same parcels were later improved and sold in the form of small lots at a rate often exceeding five hundred dollars per acre, there is no question that the quickly realized profits offered by such low land values were a very attractive locational factor for prospective land developers during this period.

Table 30 shows the average dollar-per-acre figure that land developers of the rural retirement subdivisions located within the delineated northern fringe paid each year for property they acquired from 1957 through 1971.<sup>11</sup> Figures for the first seven years of this period reveal that prices developers paid for land ranged from \$75 per acre to \$149 per acre, with the lowest price paid in 1957 and the highest in 1961. Although the average price fluctuated between these two figures during this seven-year interval, the cost of land was nevertheless relatively inexpensive. But in 1964 land values experienced a 50 per cent increase and for the next two years, which, perhaps more than coincidentally, closely corresponds with the years of peak subdivision development (Table 12), the price of land purchased by developers remained at this higher level. However, by 1967 prices had declined to a lower level once again (\$140 per acre) and increased only slightly the following year (\$180 per acre). Then, in 1969, the year in which the first Class I rural retirement planned communities were established, the average cost of land to developers soared to an unprecedented \$318 per acre. The



Table 30

AVERAGE DOLLAR-PER-ACRE PURCHASE PRICE PAID BY DEVELOPERS  
FOR LAND ACQUIRED EACH YEAR - 1957 THROUGH 1971<sup>a</sup>

Year	Total acreage purchased <sup>b</sup>	Approximate purchase price in dollars <sup>c</sup>	Average dollar per acre purchase price
1957	680	51,000	75
1958	965	101,300	105
1959	13,656	1,802,600	132
1960	22,461	1,909,200	85
1961	2,142	319,200	149
1962	4,671	639,900	137
1963	2,275	236,600	104
1964	981	232,500	237
1965	774	177,200	229
1966	351	81,800	233
1967	3,246	454,400	140
1968	4,284	771,100	180
1969	8,391	2,668,300	318
1970	7,112	2,283,000	321
1971	1,652	541,900	328

<sup>a</sup>Source: Official Record books of all counties involved.

<sup>b</sup>Includes only those tracts for which an approximate purchase price (nearest \$100) could be determined from the amount of documentary stamps affixed to the officially recorded deed. Such information was not available for several tracts acquired by land developers, the most important being the land occupied by Palm Coast. The land for this 100,000-acre Class I planned community was transferred from one subsidiary of International Telephone and Telegraph to another with the acquisition costs, if any, remaining a corporate secret.

<sup>c</sup>Includes total purchase price paid by developers for acreage shown in preceding column. No distinctions were made with respect to size, situation orientation, or other factors which may have influenced the selling prices of these tracts.

cost of land acquisition has tended to stabilize around this figure, experiencing only a ten-dollar per acre increase over the next two years; but \$328 per acre is substantially higher than the much lower figure of \$75 per acre which developers paid only fourteen years earlier.

Whether the marked increase in land values during the past few years can be attributed to a shortage of available land, the presence of the rural retirement subdivisions themselves, inflation, or a combination of these factors, is not nearly so important as the fact that the once tempting inducement of very inexpensive tracts of land is now history. Land developers who consider establishing rural retirement subdivisions within the delineated northern fringe today must face the reality of a much greater monetary investment in the acquisition of property. And, since such increases in overhead must be passed on to the prospective lot buyers, the land developers must give ample attention to other previously less-studied locational factors to determine if the higher prices they must ask for their lots will still generate sufficient sales appeal. These locational factors include local climatic conditions, nearness to water bodies, proximity of the development to recreational facilities and Florida attractions, aesthetic quality of the landscape, and others, all of which received much less attention a few years ago when values were extremely low.

#### Availability of Numerous Streams, Rivers, and Lakes

Another very important locational factor which influences land developers who establish rural retirement subdivisions in north-central Florida is the availability of numerous streams, rivers, and lakes. Table 7 shows that although 27 per cent of the rural retirement

subdivisions which have been established within the delineated northern fringe possess a nonwaterfront orientation, the majority or 73 per cent are classified as either riverfront, lakefront, or oceanfront developments. Oddly enough, waterfront property is much more expensive for land developers to acquire, but they are willing to incur the extra expense because these tracts generate much more sales appeal when developed than do nonwaterfront properties. For example, prospective retirees are keenly interested in the recreational facilities of rural retirement subdivisions in which they are considering a possible retirement site. After concluding a lifelong career, many worry that unprecedented amounts of leisure time may confront them with intolerable boredom unless there are varied activities available to occupy their time. Thus, rural retirement subdivisions offering water-oriented recreational facilities are far more attractive to these individuals than those developments which do not. Of course, most retirees cannot be expected to participate in certain water recreational activities such as water skiing, boating, and swimming, but they can be expected to enjoy fishing. As pointed out in Table 28, fishing ranks first among all favorite pastimes listed by retired residents of the rural retirement subdivisions included in the northern retirement fringe.

The area presently occupied by the northern retirement fringe is well endowed with streams, rivers, and lakes. Lakes are found throughout the fringe but are particularly concentrated in the areas of karst topography located in western Putnam County and southeastern Marion County. Rivers and streams enjoy a more equitable distribution, although most riverfront developments have been established along the St. Johns River

and the Withlacoochee River and its tributary, the Rainbow River. Today, property which fronts these various water bodies is becoming increasingly more difficult to purchase as most available tracts have already been acquired by land developers. Moreover, looking to areas farther north does not represent a feasible alternative because there are relatively few water bodies present in this section of the state. As a result, the inability of land developers to acquire tracts of waterfront property for the purposes of establishing rural retirement subdivisions may seriously affect the success of the northern retirement fringe if it inevitably shifts northward.

#### Taxes

The property tax structures of the counties located in north-central Florida are given at least minor consideration by land developers who contemplate establishing rural retirement subdivisions within the northern fringe area. However, to what extent, if any, the property tax structures influence the locational decisions of these developers is very difficult, if not impossible, to assess accurately. For example, personal interviews held with original land developers failed to produce any meaningful information in this regard. As a general rule, the developers often evaded the question or volunteered ambiguous statements when confronted about the local tax structures. However, following a lengthy inquiry, which included the examination of tax laws, consultation with county tax officials, and other sources, facts began to emerge which readily explained the reluctance of the land developers to elaborate on the local property tax structures as a possible inducement for the establishment of rural retirement subdivisions in the northern fringe area.

The rural farmlands and forest lands of the north-central Florida counties have long had lower property tax rates imposed than for those in counties of south Florida where the traditional, more urbanized, retirement areas are located.<sup>12</sup> This is significant in that low property tax rates are advantageous to developers for several reasons. For instance, a savings in tax dollars suggests a reduced overhead that can be reflected in a lower selling price of lots, a fact which may give some developers a possible competitive edge over other developers who offer lots for sale in similar rural retirement subdivisions that are located in regions which have a much higher property tax rate. Moreover, because lot purchasers will automatically assume responsibility for taxes on their lots immediately following their signing of a sales contract or agreement, developers can easily exploit the lower property tax rates in their advertising campaigns. Obviously, fewer tax dollars paid out each year can be very appealing to prospective retirees who must live their remaining years on a limited, fixed income. Thus, since the lower property tax rates benefit both the developer and the lot buyer, it seems reasonable to conclude that the tax savings incurred from development in north-central Florida must surely be a favorable locational factor that is not overlooked by most land developers who consider establishing a rural retirement subdivision in the northern fringe area.

Nevertheless, the actual property tax structure under which Florida counties operate is inequitable because land developers are given unnecessary, although legally sanctioned, tax breaks which tend to enrich their profits while simultaneously producing a negative effect upon the pocket-books of those individuals who purchase lots on installment contracts.<sup>13</sup>

Florida law states that land developers are to be assessed at a rate of 100 per cent of the "fair market value" of their property, although tax officials employed by county governments in the northern fringe area reluctantly confess that most developments are taxed only on a value that represents between 80 and 90 per cent of the original purchase price that was paid for the property occupied by the respective developments.<sup>14</sup>

That is to say, regardless of the fact that the creation of a rural retirement subdivision itself may automatically increase the value of the land involved, particularly after improvements such as roads and recreational facilities have been installed, the actual value of the rural retirement subdivision for taxation purposes is based on a percentage of the original purchase price. Although such a tax savings for the developer may be reflected in the prices he asks for his lots, this particular taxation practice is very unfair to residents of the rural retirement subdivisions, and for that matter, to all other property taxpayers in the counties involved, who do not receive equal tax relief but instead are assessed even higher taxes for improvements they make upon their property.

Florida state law also stipulates that until 60 per cent of the lots included in a particular development are officially recorded as sold, the developer is to be assessed an acreage tax rate for all lots which are still in his possession.<sup>15</sup> After this percentage is reached, he is then to be assessed the residential tax rate, which is substantially higher, for his remaining unsold lots.<sup>16</sup> But it is not uncommon for certain developments to have a "sold out" sign displayed on their premises while the official county records indicate simultaneously that fewer than 60 per cent of the lots in these developments have been sold. This

discrepancy exists not because land developers are attempting to circumvent the tax laws, but because the official recording of deeds for lots sold on installment contracts is often not effected until the sales contract is paid in full. This procedure is not followed by all developers of rural retirement subdivisions located within the delineated northern fringe, but it is nevertheless a very common practice. And, when the number of lots which are sold on installment contracts is considered, it is apparent that developers are often in a position to enjoy the lower acreage property tax rate for perhaps several years after 60 per cent of their lots are actually sold. As a result, counties are deprived of much-needed tax revenue because the higher-yielding residential tax rate is assessed only when the deed for a particular lot is officially recorded rather than when the lot is actually sold. Of course, developers must pay the property taxes on lots sold on installment contracts until the debts on these sales agreements are paid in full and the deeds are officially recorded, but these tax payments do not represent an added expense because any taxes to be incurred by the developers are always included in the total sales price of their lots. However, if the annual taxes included in a sales agreement are based on the lower acreage property tax rate, the lot purchaser stands to benefit financially. But, unfortunately, some developers pay property taxes according to the acreage rate on lots purchased on installment contracts and then unjustly charge the respective lot buyers for taxes based on the higher residential tax rate, thereby realizing additional profits from each lot that is financed.<sup>17</sup> Thus, in the interest of consumer protection and to

ensure that counties are not deprived of tax revenue which they justly deserve, the Florida tax laws definitely need to be revised.

While Florida counties may be deprived of much-needed tax revenue because of certain inequities in the Florida tax laws, these counties, particularly those in the northern fringe area, have nonetheless experienced a marked increase in their annual tax collections since rural retirement subdivisions were established within their boundaries. As an example, the total valuation of nonexempt current lands in Marion County increased by more than 1300 per cent from 1957 through 1971 (Table 31). And, during the same period, the total valuations for Levy and Putnam Counties also soared, increasing by 1190 per cent and 469 per cent, respectively. Of course, a portion of this dramatic increase can be attributed to property improvements not associated with the rural retirement subdivisions, occasional countywide revaluation of nonexempt current lands by the county tax assessors, and inflation, but, according to the various county officials, the actual development of the rural retirement subdivisions is itself responsible for the largest increase in county land valuations.<sup>18</sup> But whether the additional tax revenue generated by these marked increases in property values is keeping pace with the extra costs counties now incur in order to provide police and fire protection, road maintenance, and other services for thousands of new residents who live in these new developments is not known. In other words, do the rural retirement subdivisions represent economic assets or liabilities to the counties in which they are located? This question is examined at length in Chapter VII.



Table 31

VALUATION OF NONEXEMPT CURRENT LANDS FOR  
SELECTED COUNTIES, 1957 - 1971<sup>a</sup>

Year	Levy		Marion		Putnam	
	Valuation in mil- lions of dollars	Per cent increase since 1957	Valuation in mil- lions of dollars	Per cent increase since 1957	Valuation in mil- lions of dollars	Per cent increase since 1957
1957	4.8		27.9		20.8	
1958	6.9	44	30.0	8	22.7	9
1959	7.2	50	32.3	16	23.7	14
1960	9.6	100	36.5	31	24.8	19
1961	10.0	108	40.1	44	25.8	24
1962	10.4	117	46.3	66	26.8	29
1963	10.6	121	50.5	81	27.4	32
1964	10.8	125	53.9	93	28.2	36
1965	13.0	171	60.7	118	36.8	77
1966	52.6 <sup>b</sup>	996	65.4	134	86.6 <sup>b</sup>	316
1967	53.8	1021	304.0 <sup>b</sup>	990	87.3	320
1968	55.1	1048	311.1	1015	87.6	321
1969	56.8	1083	339.8	1118	91.6	340
1970	58.6	1121	355.2	1173	99.1	376
1971	61.9	1190	396.8	1322	118.3	469

<sup>a</sup>Sources: Official property tax rolls for Levy, Marion, and Putnam Counties for each year, 1957 through 1971.

<sup>b</sup>Countywide revaluation of property (see text for explanation).

### Climate

One of the principal reasons that many people living in the northern states desire to retire in Florida is to escape the annual, cold winter months, which, for many, may adversely affect their health as they grow older. For others, the backbreaking chore of shoveling snow from driveways, the treacherous balancing act of walking on ice-covered sidewalks and streets, and the prolonged bitterly cold temperatures and chilling winds which often seem to penetrate to the bone are only a few of the winter unpleasanties that they would gladly exchange for the continuously warm, sunny climate found throughout south Florida. Thus, it is not difficult to understand why many areas in the southern part of the state have long enjoyed a reputation as a retirement paradise. But for the rural retirement subdivisions located within the delineated northern fringe the climate is somewhat cooler, particularly during the winter months. Indeed, if year-round warmth is a major drawing card for retirement settlements in south Florida, would not the cooler climate common to the north-central section of the state serve as a negative rather than a positive locational factor for land developers who have and are establishing rural retirement subdivisions within the delineated northern fringe? To answer this question, appropriate climatic data for the northern fringe area and two traditional retirement areas in south Florida--Tampa-St. Petersburg and Miami--were obtained from various sources and compared and contrasted.<sup>19</sup> In addition, questionnaire data regarding the perception of the climate in the northern fringe area as expressed by the resident and nonresident property owners (Chapter V) were re-examined. Also, the advertising brochures promoting developments

situated in the northern fringe were perused to learn what role, if any, the local climate played in the promotional publications. The following is a descriptive analysis of this research.

Selected climatic data for Ocala, Tampa-St. Petersburg, and Miami are shown in Table 32.<sup>20</sup> For each of these locations, the July average temperature is nearly identical, with Tampa-St. Petersburg and Miami recording 82°F. and Ocala 81°F. However, when maximum summer temperatures are examined, it is found that Ocala ranks first with the record-high, sweltering 105°F., followed by a slightly cooler 98°F. and 96°F., respectively, for Tampa-St. Petersburg and Miami. Thus, in the warm summer months when the sun is high in the sky, Ocala, because of its interior location where heat build-up over the land is quite pronounced and daily sea breezes that can help to dissipate it are markedly absent, records higher temperatures than the other two southerly cities which are located along the coasts. But it is the winter temperatures which are more important to the prospective retiree. Also shown in Table 32, the average January temperatures for Ocala, Tampa-St. Petersburg, and Miami, are 58, 62, and 68°F., respectively, a range of only ten degrees between the northernmost city of Ocala and the southernmost city of Miami. But, since averages are often misleading, other pertinent climatic data need to be examined. For example, the thermometer has dropped to a record low of 12°F. in Ocala, whereas in Miami the temperature has never dropped lower than 27°F. And the number of days on which frost occurs is an even better indicator of the cooler winters experienced in the northern fringe area. Ocala can expect freezing temperatures on five days every year, while Tampa-St. Petersburg can expect only three and

Table 32

SELECTED CLIMATIC DATA FOR OCALA, TAMPA-ST. PETERSBURG, AND MIAMI<sup>a</sup>

Climatic data	Ocala	Tampa-St. Petersburg	Miami
Temperature: <sup>b</sup>			
Average January	58	62	68
Average July	81	82	82
Minimum recorded	12	19	27
Maximum recorded	105	98	96
Frost:			
Average number of days per year 32°F. or lower	5	3	1
Hard freezes:			
Average number of hours per year 24°F. or lower	100	33	0
Growing season:			
Date of last frost in spring	February 18	January 13	Nonapplicable
Date of first frost in fall	December 5	December 27	Nonapplicable
Length of growing season in days	290	348	365
Hurricane threat:			
Chance of being struck each year	3-5%	5-10%	10-17%

<sup>a</sup>Sources: Atlas of Florida and Climate and Man.<sup>b</sup>All temperatures in degrees Fahrenheit.

Miami only one. Hard freezes, or the number of hours each year where the temperature is 24°F. or lower, ranges from 100 for Ocala to 33 for Tampa-St. Petersburg to 0 for Miami. Additionally, the arrival of the last frost in the spring and the first in the fall determines the length of the growing season, a fact with which prospective retirees who enjoy yardwork and gardening are greatly concerned. In the Ocala area, the growing season is limited to an average of 290 days, compared with 348 for Tampa-St. Petersburg and a year-round growing season for Miami, which represents an appreciable difference among the three locations.

The proximity of Tampa-St. Petersburg and Miami to large water bodies may modify their temperatures during the winter months just as the interior location of most of the rural retirement subdivisions contributes to slightly cooler temperatures in this portion of the state. A lengthy discourse on the effect of land and sea breezes upon coastal climates or the rapid loss of heat from interior locations during the winter months is not necessary here because these factors are not major contributors to the differences between the winter temperatures in the northern fringe area and the traditional retirement areas farther south. Nor is the number of days of sunshine important, since the percentage of possible annual sunlight is nearly the same throughout Florida.<sup>21</sup> Instead, attention should be focused upon the occasional invasions of cold, polar air from the north which occur during the winter months. It is this weather phenomenon which contributes more than any other factor to the lower temperatures experienced in the fringe area. Because these cold air masses become warmer as they advance southward, the more northerly latitudes in Florida are much more seriously threatened by

cooler temperatures than is south Florida. In addition, the more northerly locations are often under the influence of a cold air mass longer than the more southerly locations. Thus, it is the southward-advancing cold fronts which are mainly responsible for the winter months being significantly cooler in the northern retirement fringe area than in the more popular retirement areas located farther south in the state.

Thus, with respect to winter temperatures, there is no question that the northern retirement fringe experiences markedly cooler temperatures than the traditional retirement areas of Tampa-St. Petersburg and Miami. However, returning to the original assumption that such a cooler climate would serve as a negative locational factor for developers who attempt to promote their rural retirement subdivisions in the northern fringe area, it was decided that the questionnaires which were returned by the resident and nonresident property owners and which were discussed in the preceding chapter would be re-examined to learn if the attitudes that these property owners expressed about the cooler climate affected their decisions to purchase a lot and/or reside in a rural retirement subdivision located in the fringe area. This re-examination of the questionnaires revealed that a very significant percentage of property owners, particularly the resident property owners, indicated that the cooler winters and change of seasons inherent to north-central Florida constitute one of the major reasons they chose to purchase a lot and/or retire in a development in the northern fringe instead of farther south (Table 26). In fact, several residents wrote comments on their questionnaires stating that south Florida was too warm and too monotonous and that the climate where they now reside offers occasional relief from consistently

high temperatures while at the same time it does not become unbearably cold for an extended period of time. Of course, the questionnaire data in this regard are biased in that residents of south Florida were not interviewed, but viewing the phenomenal success of the rural retirement subdivision boom within the northern fringe area, developers can rest assured that there are many, many prospective retirees who feel that the cooler winters of north-central Florida are an inducement to settle there rather than a reason to search for a retirement site farther south in the state.

Judging from advertising literature furnished by developers of the rural retirement subdivision in the delineated northern fringe, it is apparent that these land promoters are well aware of the fact that a considerable market exists for retirement sites located in the cooler sections of Florida. Rather than disguising or avoiding the local climatic features, these developers actually exploit it in their promotional literature with such statements as the "land of three seasons,"<sup>22</sup> which, loosely translated, means that fall slowly gives way to spring while completely bypassing winter. Some brochures highlight the noticeable change from one season to the next and even compare this with the monotonous year-round summer climate found in Miami. Other brochures mention that north-central Florida has less chance of being struck by a hurricane than do areas farther south. As shown in Table 32, these are valid statements since the chance for a hurricane to strike north-central Florida each year ranges from only 3-5 per cent while the chance in Tampa-St. Petersburg ranges from 5-10 per cent. Miami is more dangerously threatened with a 10-17 per cent range. Thus, based upon climatic

data, the opinions of property owners of lots in the rural retirement subdivisions, and the advertising of the developers, it is apparent that the cooler winter months found in the northern retirement fringe actually represent a positive rather than a negative locational factor for land developers who contemplate establishing a rural retirement subdivision in this area.

### Soils

Soil types are not overlooked by land developers who examine sites which might possibly serve as locations for future rural retirement subdivisions. How well the soil drains, its percolation potential for septic tank systems, and its usefulness as a foundation for building purposes all receive at least some attention. Nevertheless, the type of soil represents only a minor locational factor and ranks well below the seemingly two most important factors--the availability of large tracts of contiguous land and the price at which these tracts can be purchased. However, this is very ironic in that it is precisely the type of soil which influences to a very great extent the availability of large tracts of land within the northern fringe area and also the market value of such tracts. To elaborate, the northern retirement fringe is situated in an area of north-central Florida where agriculture and forestry are the major forms of land use. Thus, land values in this region are very often determined by the productive capacity of the soil. For example, fertile, well-drained soils generally command higher selling prices per unit area whereas the relatively infertile and unproductive soils sell for a much lower price. And, since land developers prefer to purchase the most inexpensive tracts of land, the areas occupied by the unproductive,



agriculturally little-used soils are their most frequent choice as the site for the establishment of their rural retirement subdivisions. As a result, a positive correlation exists between the locations of the subdivisions comprising the delineated northern fringe and the major soil associations that they occupy.

The correlation between subdivision locations and soil types was readily apparent from field observation but in order to substantiate this observation and to provide meaningful statistics, soil maps prepared by the Soil Conservation Service in cooperation with the University of Florida Agricultural Experiment Stations were obtained.<sup>23</sup> Then, the perimeters of the rural retirement subdivisions that are located within the delineated northern fringe were superimposed as accurately as possible upon these maps. By so doing, it was then possible to calculate the approximate acreage of each major soil association found within the developments. When the total acreages for each major soil association were determined and divided by the total subdivision acreage, the resultant percentages clearly revealed the major soil associations selected most often by land developers for the establishment of rural retirement subdivisions.

Rural retirement subdivisions occupy eighteen major soil associations (Table 33). However, the Lakeland-Eustis-Blanton association, a series of broad, sandy ridges scattered throughout the delineated northern fringe except along the low-lying eastern and western terminuses, represents the predominant choice of land developers for the subdivision of the land. Of all the developments which comprise the northern retirement

Table 33

MAJOR SOIL ASSOCIATIONS OCCUPIED BY RURAL RETIREMENT SUBDIVISIONS  
COMPRISING THE DELINEATED NORTHERN FRINGE

General drainage characteristics	Major soil associations	Soil association characteristics	Total acreage occupied by rural retirement subdivisions	Per cent of total subdivision acreage
Areas dominated by excessively drained soils:	St. Lucie-Lakewood-Pomello	Dominantly thick acid sands	2,875	1.2
	Palm Beach-Cocoa	Dominantly thick neutral to alkaline sands	1,020	.4
Areas dominated by well-drained to moderately well-drained soils:	Lakeland-Eustis-Blanton	Dominantly thick to moderately thick acid sands	104,860	45.6
	Jonesville-Chiefland-Hernando	Dominantly thick to thin sands influenced by alkaline materials	11,485	5.0
	Hernando-Chiefland-Jonesville	Same as above	7,110	3.1
	Arredondo-Gainesville-Fort Meade	Dominantly thick to thin phosphatic sands and loamy sands, overlying finer-textured materials	2,710	1.2

Table 33 - Continued

General drainage characteristics	Major soil association	Soil association characteristics	Total acreage occupied by rural retirement subdivisions	Per cent of total subdivision acreage
Areas dominated by somewhat poorly drained soils:	Hague-Zuber Fellowship Blanton-Klej	Same as above	1,420	.6
		Dominantly thick to thin acid sands, some of which overlie finer-textured subsoils	2,390	1.0
	Leon-Plummer-Rutledge	Dominantly thick acid sands with organic pans; interspersed with soils without a pan formation	64,400	28.0
	Leon-Immokalee-Pompano	Same as above	4,320	1.9
	Scranton-Ona	Dominantly thick acid sands with dark surface soils	1,160	.5
	Adamsville-Pompano	Dominantly thick to thin sands overlying finer-textured alkaline materials	390	.1
	Sunniland-Bradenton	Same as above	580	.3
	Panasoffkee-Bushnell	Same as above	525	.1
	Broward-Parkwood-Keri	Same as above	125	.1

Table 33 - Continued

General drainage characteristics	Major soil association	Soil association characteristics	Total acreage occupied by rural retirement subdivisions	Per cent of total subdivision acreage
Areas dominated by poorly to very poorly drained soils:	Coxville-Bladen-Weston	Dominantly thick to thin sand to sandy loam surface soils overlying finer-textured acid subsoils	1,030	.4
Miscellaneous land types:	Fresh Water Swamp-Marsh		23,400	10.2
	Tidal Marsh-Coastal Beach-Coastal Dunes		250	.1
Totals:			230,050	100.0

<sup>a</sup> Characteristics and names of soil associations are those used on the soil maps prepared by the Soil Conservation Service in cooperation with the University of Florida Agricultural Experiment Stations.

fringe, about 46 per cent of their combined acreages are found on this particular soil association.

Several factors must be considered in order to understand why the Lakeland-Eustis-Blanton soil association has been singled out as the most popular choice for the subdivision of the land. First, this particular soil association, according to the soil maps, is characterized by broad ridges of strongly acid, yellowish sand. Its low pH along with a low nutrient status created by excessive drainage does not favor efficient and economical land use. Consequently, this land, which is located in an agricultural area and is seemingly good for nothing save supporting a healthy vegetative cover of turkey oaks and palmetto, can often be purchased for a very reasonable sum. And, as pointed out several times above, such low land values are quite attractive to land developers.

Secondly, the Lakeland-Eustis-Blanton soil association is characterized by a water table that is located sixty inches or more below a thick surface layer of sand. The importance of this lies in the fact that if lots are to be sold in parcels of less than one acre, sewage disposal via septic tanks should not present a serious problem. For example, certain areas in Florida have already experienced contaminated ground water because the water table was too high and there were too many septic tanks per acre. Fortunately, the surface layer of sand common to the Lakeland-Eustis-Blanton soil association generally ranges from five to twenty feet above the water table, thereby providing excellent conditions for the percolation and filtering of septic tank systems.

Another advantage of the Lakeland-Eustis-Blanton soil association is that the broad, sandy ridges provide a rather undulating landscape which

is aesthetically appealing to many prospective retirees from the northern states. As pointed out in the preceding chapter, many of the present property owners prefer a rolling, hilly landscape over the monotonous flatlands common to the traditional retirement areas of south Florida.

The Jonesville-Chiefland-Hernando and the Hernando-Chiefland-Jonesville are two other similar soil associations on which at least 3 per cent of the total subdivision acreage is located (Table 33). Comprising only 5.0 and 3.1 per cent, respectively, these soil associations are quite similar to the Lakeland-Eustis-Blanton soil association in regard to depth of the water table (no sewage problem), surface layer of sand, and terrain. A basic difference does exist, however, in that the soil is only slightly acidic. With a higher pH, land containing soils of the Jonesville-Chiefland-Hernando or the Hernando-Chiefland-Jonesville soil association is more conducive for agriculture, thereby enhancing its value. As a result, subdividers tend to avoid developing this land except in areas where a compensatory factor can offset the higher land purchase value or in areas where small amounts of less desirable soil types are intermixed with a more preferable soil association.

The Leon-Plummer-Rutlege and the Fresh Water Swamp-Marsh are the only other major soil associations on which at least 3 per cent of the total subdivision acreage is located. Although both of these soil associations represent soils which are very poorly drained, the percentage of the total subdivision acreage located on each of them is nevertheless surprisingly high, with 28 per cent for the Leon-Plummer-Rutlege and slightly more than 10 per cent for the Fresh Water Swamp-Marsh. However, these figures are misleading because nearly all of the acreage occupied

by these soil types is found within Palm Coast, the 100,000-acre Class I planned community situated in northern Flagler and southern St. Johns Counties. Originally in the possession of International Telephone and Telegraph Rayonier Division, a subsidiary of the International Telephone and Telegraph Corporation, the land for this development was transferred for an undetermined sum to another subsidiary of the same corporation, the Community Development Corporation. Even though this land is low-lying and poorly drained, engineers employed by the Community Development Corporation are confident that the network of canals that they plan to construct will alleviate any drainage problems which may occur and at the same time assist in preservation of marshland wildlife and vegetation indigenous to the area. Had the International Telephone and Telegraph Corporation purchased the land from other landowners and not from its own subsidiary, it is doubtful that they could have undertaken such expensive canal construction. Indeed, other land developers presently consider poorly drained soils to be a poor selection as the site for a potential rural retirement subdivision. For example, if Palm Coast were not included in this study, less than one-half of one per cent of the total subdivision acreage would be located on each the Leon-Plummer-Rutledge and the Fresh Water Swamp-Marsh major soil associations. Further, the Lakeland-Eustis-Blanton, the Jonesville-Chiefland-Hernando, and the Hernando-Chiefland-Jonesville major soil associations would occupy much greater percentages (78, 8, and 6 per cent, respectively). Thus, the majority of the land developers prefer the well-drained but nutritionally poor and agriculturally little-used soils as opposed to the types of poorly drained soils found in many areas of Palm Coast.

Presently, rural retirement subdivisions are found on thirteen other major soil associations, but together they account for less than 9 per cent of the total subdivision acreage (Table 33). It might be pointed out that in many instances these developments are located near a natural or tourist attraction or on the periphery of the Lakeland-Eustis-Blanton soil association where most of the rural retirement subdivisions are clustered.

Thus, a definite correlation exists between the location of rural retirement subdivisions and soil associations found within the delineated northern fringe. The soil associations which offer both low land values and ideal septic tank conditions represent the overwhelming choice of developers for subdivision of the land. Other, more unfavorable soils, are not likely to be exploited unless a natural attraction exists nearby which will command a higher price per lot to the point where it will compensate for the higher investment costs. And, although land developers are not preoccupied with soil conditions, this location factor is indirectly one of the most important of all.

#### Other Locational Factors

County regulatory controls, the proximity of north-central Florida to many recreational facilities and tourist attractions, and the clever advertising techniques which developers employ to obscure the shortcomings inherent to the northern fringe area but at the same time highlight its benefits, are other locational factors considered by developers who contemplate the establishment of rural retirement subdivisions in this area of the state. Although these particular locational factors are definitely of secondary importance and do not deserve the attention given



to the major locational factors discussed above, they nevertheless should receive some consideration in this study.

Presently, most of the counties included in the northern retirement fringe have already passed zoning ordinances and other legislation designed to:

. . . curb all other than harmonious development of the county; to secure a coordinated layout and adequate provision for traffic; to secure adequate provision for light, air, recreation, transportation, potable water, flood prevention, drainage, sewers, other sanitary facilities, and county services; to provide regular and orderly procedures for the uniform and expeditious processing of subdivision plats by the proper agencies and officials; to insure subdivision design that will encourage the creation of healthful living environments; and to provide proper land records for the convenience of the public and for better identification and permanent location of real estate boundaries.<sup>24</sup>

In other words, these counties have provided at least minimum guidelines and standards with which they feel developers should comply. For example, legislation is in effect that specifically details such things as minimum road width, the provision and type of drainage system to be included along the roadbeds, the adoption of street names, and the time at which the responsibility for road maintenance will be transferred from the developer to the county. Other ordinances specify minimum building setback lines and provide for alleys and easements for utilities, if necessary. However, for many years following the initial establishment of rural retirement subdivisions in this area, such county regulatory controls were virtually nonexistent. Consequently, a small number of unscrupulous developers installed narrow, poorly constructed, inferior roads which they rarely, if ever, maintained; did not provide adequate drainage systems, resulting in the periodic inundation of some lots;

adopted street names which were already in use in neighboring developments; and placed no restrictions upon the lot owners, a practice which enabled property owners to erect buildings directly along the street or adjacent to their boundary line if they so desired. Thus, for these developers, the absence of county regulatory controls during the early years of the rural retirement subdivision development may have served as a favorable locational factor. According to most developers operating within the northern fringe today, however, the local legislation and ordinances enacted in recent years represent a more positive locational factor than their absence.<sup>25</sup> These developers feel very strongly that some control is necessary to ensure that inferior developments will not be established nearby, thereby depreciating the value of their developments.

The proximity of north-central Florida to innumerable recreational facilities and tourist attractions most definitely represents another favorable locational factor for potential developers. A review of the literature which promotes the sale of lots in the rural retirement subdivisions located within the northern fringe reveals that the developers of these real estate ventures never neglect to mention, if not glamorize on occasion, the nearness of their respective developments to the many ponds, lakes, rivers, and streams which abound in this part of Florida. And, since fishing is a major pastime of retirees (Chapter V), the highlighting of these water bodies is good advertising. Additionally, the same advertising literature, which is usually in the form of brochures and pamphlets, carries colorful photographs with appropriately worded captions pointing out the various well-known tourist attractions which

are within an easy round-trip driving distance of only one day. The attractions most commonly included are Walt Disney World, Silver Springs, Rainbow Springs, historic St. Augustine, "world-famous" Daytona Beach, Cape Kennedy, Cypress Gardens, and the Ocala National Forest. Even though these local attractions are cleverly highlighted in the promotional literature, they are much less important as a locational factor than are those of land availability and land values discussed above.

### Notes

<sup>1</sup>The actual developers of many rural retirement subdivisions, particularly those developed by corporate funds, are rarely located on the subdivision premises. Once the land has been acquired and the streets and other improvements made, these individuals move on to another development site, or return to their corporate offices, leaving a sales force behind to sell the lots. But these sales personnel, unfortunately, know little, if anything, about the locational factors considered by their absentee developers. On the other hand, developers who could be located occasionally refused to be interviewed. Rarely was any reason given, although one elderly developer honestly believed that questions relating to locational factors could be of interest only to someone representing a state investigative unit of some nature. The developers who did consent to an interview often considered the reasons they established their rural retirement subdivisions where they did to be confidential. Consequently, vague and ambiguous answers were the rule and not the exception.

<sup>2</sup>Local county officials, real estate agents, and other individuals, as well as the developers who were interviewed, stated emphatically that the availability of large tracts of land, which could be purchased for a reasonable sum, represents the major motivating factor which prompted the development of innumerable rural retirement subdivisions throughout the northern retirement fringe.

<sup>3</sup>As an example, the cost of each mile of road to be constructed in a twenty-acre subdivision would be somewhat higher than the per-mile cost in a twenty-thousand-acre development. Obviously, road construction firms must charge higher rates for jobs of short duration because more time is spent transporting heavy equipment than would be necessary for larger jobs where the transfer of machinery would be minimal.

<sup>4</sup>Fortunately, it was not necessary to spend long hours in the county courthouses to determine the location and ownership of all large land-holdings within the delineated northern fringe. The United States Forest Service had already retrieved this information from the county records

for the purpose of quickly learning the owner of property on which a fire might break out. Rangers had painstakingly superimposed this information upon county highway maps and used various colors and patterns so that a check of the corresponding color or pattern in a legend at the bottom of the map would quickly reveal the owner. This information was in turn copied onto other county highway maps by this researcher and served as the basis for the preparation of Map 9.

<sup>5</sup> A minor exception, according to Michael Simpson, an employee for a firm in Palatka, Florida, which specializes in searching abstracts of title, involves forest land which becomes annexed into an urban complex. He cited the sale by one pulp and paper company of several hundred acres of forest land shortly after it was annexed by the city of Daytona Beach. Apparently, company officials felt that the higher city tax rate would render tree farming unprofitable.

<sup>6</sup> Examples of rural retirement subdivisions which were once sprawling cattle ranches include Rainbow Lakes Estates in eastern Levy and western Marion Counties, Florida Highlands in southern Marion County, and St. Johns Riverside Estates in southeastern Putnam County.

<sup>7</sup> One large tract containing several thousand acres and held by private, noncorporate ownership still exists in northwestern Putnam County. However, local county officials believe that the owner, Mr. Swisher, who is a cigar magnate from Jacksonville, Florida, will bequeath this land to the Boy Scouts of America upon his death.

<sup>8</sup> Personal interviews with Dogan Cobb, John Hastings, Clinton Snyder, Jr., Mickey Murray, and A. W. Nichols.

<sup>9</sup> The actual purchase price is rarely recorded on a deed since it is not required by law. However, the approximate purchase price can be calculated from the total amount of documentary stamps officially affixed to each deed.

<sup>10</sup> Mrs. Ray Norwood and John Hastings, personal interviews.

<sup>11</sup> Figures were not obtained for the four rural retirement subdivisions established prior to 1957 (Table 12) nor were they obtained for Palm Coast since the land for this development was transferred from one subsidiary of International Telephone and Telegraph Corporation to another.

<sup>12</sup> Erwin Raisz, ed., *Atlas of Florida*, with text by John R. Dunkle (Gainesville, Florida: University of Florida Press, 1964), p. 37.

<sup>13</sup> Although these inequities are statewide, they are particularly advantageous to developers of the rural retirement subdivisions located in the northern retirement fringe.

<sup>14</sup> Bobbie Harris, personal interview.

15 If a development is opened by sections, then each section is considered by the state to be a separate unit and the 60 per cent figure will apply to each unit and not the entire development.

16 Acreage rates are flat rates applied to all unsold lots of a developer, provided, of course, that less than 60 per cent of the lots have been sold. The rate is the same regardless of the nature of the property. In other words, the taxes for swampland and lakeside property would be identical for the same unit area. Residential tax rates, on the other hand, are based on a percentage of the assessed value of the property. For example, the acreage rate in Putnam County in 1972 was \$150 per acre while the residential tax rate for the same year was \$20.36 per \$1,000 of assessed value of nonexempt property.

17 Bobbie Harris, personal interview.

18 According to Clinton Snyder, Jr., the presence of more and more rural retirement subdivisions so greatly forced land values upward in north-central Florida that countywide revaluation of property was necessary in order to assess all landholdings fairly and to ensure that counties receive the tax revenue to which they are legally entitled. In other words, the sudden and widespread appearance of rural retirement subdivisions throughout the northern retirement fringe, particularly during the 1960s, was the single most important cause for the revaluation of all real estate in these counties.

19 Sources consulted included: Raisz, Atlas of Florida, pp. 12-13, and United States Department of Agriculture, Climate and Man (Washington, D.C.: United States Government Printing Office, 1941), pp. 809-818.

20 These three cities were selected for the following reasons. First, Tampa-St. Petersburg and Miami represent the two major, traditional retirement areas of South Florida and each is located on the opposite coast. Second, the interior location of Ocala is typical of the vast majority of rural retirement subdivisions which comprise the delineated northern fringe. And, third, excellent climatic data are available for each of these locations.

21 The actual sunshine as a per cent of possible sunshine ranges from 62 per cent for Jacksonville to 70 per cent for Key West. Source: Raisz, Atlas of Florida, P. 13.

22 This phrase is used in promotional literature issued by the developers of Citrus Springs, a Class I planned community situated in northern Citrus County.

23 Soil maps for individual counties could be located only for Levy County. For all other counties, the General Soil Map of Florida, prepared by the Soil Conservation Service in cooperation with the University of Florida Agricultural Experiment Stations in May, 1962, was used.

24 Levy County Ordinance No. 1, p. 1.

<sup>25</sup> According to Mr. Mertz, the head sales representative for St. Augustine Shores, a Class I planned community located in St. Johns County, This opinion is shared by most developers who have established or who are establishing rural retirement subdivisions in the northern fringe area today.

## CHAPTER VII

### FUTURE PROSPECTS

The rural retirement subdivision has now become a permanent feature upon the cultural landscape of peninsular Florida. Despite the alternating "boom" and "bust" years which have characterized these developments since their inception during the early 1880s, these real estate ventures, as a whole, have withstood adversities over time and now, with a prosperous economy, are experiencing unprecedented success. Barring unforeseen circumstances, this type of residential development should continue to be successful for as long as there is an adequate supply of prospective retirees who prefer to spend their retirement years in the warm, sunny climate of Florida.

Preceding chapters have been devoted to the historical development of the modern rural retirement subdivisions and to the delineation of the northern fringe of these developments within peninsular Florida. A functional classification through which the differences and similarities of the developments found in this northern retirement fringe could be effectively compared and contrasted has been developed. The characteristics of the individuals who purchase property within these various developments, and the major locational factors which serve to induce potential developers to establish rural retirement subdivisions in the northern fringe area have also been examined. In this final chapter it seems appropriate to evaluate the impact that the developemnts included

in this fringe have had or, more importantly, may have on land values, land use, environmental quality, the local economy, and local governmental policy in this section of the state.

As pointed out in Chapter VI, one of the most dramatic impacts of the establishment of numerous rural retirement subdivisions within the delineated northern fringe has been the rather substantial increase in the purchase price of land that has had little use for agriculture. These tracts of land, characterized primarily by broad, rolling hills of sand so nutritionally poor that they can support only scrub vegetation of turkey oak and palmetto, apparently could, in some instances, have been purchased for the very low sum of fifteen dollars per acre prior to the appearance during the 1950s of the initial rural retirement subdivisions.<sup>1\*</sup> But, once the owners of these tracts realized that their property, which for years had remained idle except for hunting, suddenly had potential for residential development, they understandably became reluctant to relinquish these tracts for such a low purchase price. Consequently, developers searching for potential sites for the establishment of other rural retirement subdivisions found that although several large tracts of land were still available, the costs of these tracts were increasing steadily. Much to their chagrin, they realized that the actual presence of the rural retirement subdivisions themselves was a contributing factor to the increase in the value of land not suited for agriculture or forestry. More importantly, these higher land values reflected growing competition among developers for the purchase of choice

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\*Notes begin on page 232.



parcels of idle land that would be transformed into rural residential areas. In other words, as the northern retirement fringe became more and more saturated with developments, the number of available large tracts of land diminished considerably, thereby generating a greater demand by potential developers for land. Of course, this served to augment the value of what land remained. Table 30 shows that the average price paid by developers for land within the northern retirement fringe increased markedly from \$75 per acre in 1957 to \$328 per acre in 1971.

Partly because of this increase in land values within the delineated northern fringe, the location of this retirement fringe appears to be nearing an inevitable shift northward in the coming years. Some developers have already indicated (Chapter VI) that it would behoove them to establish future developments in more northerly areas where more land is available at a lower cost than to pay higher and higher prices for the fewer and fewer remaining tracts available within the present northern fringe. Therefore, assuming that a northward shift in the location of the northernmost rural retirement subdivisions within peninsular Florida will occur, it is interesting to speculate on the effect that this will have upon the values of nonagricultural land in these more northerly areas. Based on the history of land values within the present northern fringe discussed above, it seems logical that as rural retirement subdivisions become established at more northerly latitudes, the relatively low current appraisal of the nonagricultural land in these areas will surely increase, which, in the course of time, could induce yet another northward shift in the location of the northern retirement fringe. Thus, it seems as though the important locational factors of the availability

of large tracts of land and the low purchase price of these landholdings may tend to shift the location of the northern fringe of rural retirement subdivisions continually northward until other locational factors, such as a colder climate and the absence of water-oriented tracts of land, become counterbalancing influences.

As long as the pleasantly mild but relatively warm year-round climate and the proximity to innumerable water bodies which offer a wide variety of water-oriented recreational activities remain two of the most important features which attract prospective retirees to north-central Florida (Chapter V), it is certain that a northernmost limit of the location of the northern retirement fringe may ultimately be reached. In areas situated north of the present retirement fringe, the climate becomes progressively colder and the incidence of lakes, rivers, and streams becomes less frequent; therefore, lots offered for sale in future rural retirement subdivisions which may be established in increasingly more northerly areas should generate less and less sales appeal. Consequently, these two negative attractions to prospective retirees should, at some point, offset the positive locational factors of large tracts of land available at relatively low cost which serve to provide the impetus for potential developers to shift rural retirement subdividing continually northward.

Although a northernmost limit to the extension of the northern retirement fringe may be attained sometime in the future, it is doubtful that the supply of prospective retirees will diminish.<sup>2</sup> Thus, once this northern limit is finally reached, a shortage of large tracts of relatively inexpensive land available for rural residential development may

begin to exist concurrently with an undiminished demand for retirement sites in rural retirement subdivisions situated in the northern portion of the Florida peninsula. Therefore, the possibility exists that the demand for lots in these developments may significantly surpass the available supply. If this occurs, then it seems logical to assume that the values of the lots which are available for sale will be considerably inflated. And, if this inflation of lot values is great enough, then potential land developers will be in a position to purchase land at a much much higher purchase price than they would have paid in the past and still realize what they consider to be a reasonable profit. This would mean that the price that potential developers would pay for large tracts of land could conceivably equal those paid by farmers, ranchers, and pulp and paper companies for good agricultural and forestry land, which, traditionally, have commanded generally higher selling prices than the nonagricultural land on which most of the rural retirement subdivisions within the delineated northern fringe are located.<sup>3</sup> As a result, agriculturalists and foresters would be competing with land developers for tracts of productive land. This could mark the beginning of a trend whereby rural retirement subdivisions could slowly but ultimately reduce significantly the production of agricultural commodities and timber, thereby rendering a dramatic change in the land use over much of north-central Florida. And, if such a change in land use were to become a reality, what would be the effect upon the local economy? In other words, do rural retirement subdivisions represent an economic asset to north-central Florida that would be more beneficial to the local economy over a long period of time than agriculture and forestry?

To several knowledgeable officials presently serving various counties located within the northern retirement fringe, rural retirement subdivisions appear to represent an ideal form of land use on the agriculturally little-used, deep sandy areas where the majority of developments are found.<sup>4</sup> They point out that these broad, sandy ridges characterized by a relatively deep water table provide excellent surface drainage and percolation of underground septic tank systems and that the rolling topography creates an aesthetically pleasing landscape for retirement sites. Moreover, the residential development of such previously idle land increases its value, which in turn generates more property tax dollars for the county treasuries.

However, each of these officials warns that to replace good agricultural and forestry land with rural retirement subdivisions would, in effect, result in serious economic problems for their respective counties over a long period of time. They feel that the tax revenue generated by retirement lots on productive farmland would be less than the income injected into the local economy by ranchers, farmers, and foresters. To support their opinions, they cite that even though rural retirement subdivisions bring more taxpayers into their counties, most are retired and live on a very limited income. And, when the Florida homestead tax exemption laws are considered,<sup>5</sup> these same officials argue that the property taxes that these retired individuals pay into the local county treasuries often do not equal the increased county expenditures needed to accommodate them, their residences, and the developments in which their residences are located. Such increased expenditures include more and better medical facilities, increased road maintenance, and additional

police and fire protection. In other words, even though more tax revenue is being realized from land which was previously idle and uninhabited, these extra tax dollars are insufficient to meet the increased costs resulting from the creation of rural retirement subdivisions.

Furthermore, these county officials also state that the fixed and limited incomes of most of the retired residents of these developments do not permit them to spend enough money to stimulate the local economy to the point where many new businesses could be established whose property tax dollars might possibly compensate for the insufficient tax revenue provided by the retirees. Thus, it is the opinion of these county officials that, generally speaking, rural retirement subdivisions may actually represent an economic liability for the counties in which they are located and, therefore, most definitely should not be permitted to replace the more economically desirable agricultural and forestry activities.

Although no conclusive data could be gathered to determine if the opinions shared by the county officials cited above were correct, it nevertheless was revealed through the questionnaires delivered to the residents (Chapter V) that many of the inhabitants of the rural retirement subdivisions located within the delineated northern fringe are displeased with the performance of their county governments. They emphasize the need for better roads, public transportation, better police and fire protection, more landscape and pollution controls, more effective laws designed to make developers liable for the promises they advertise, and stronger zoning ordinances (Table 29). They obviously feel that their respective county officials are not providing them with the quality of

services that they expect. Of course, county officials, as stated above, defend their positions by explaining that insufficient funds are available to meet adequately the needs of all the retired residents. They further argue that homestead exemption laws serve to deprive the county of much-needed tax revenue and that the lack of buying power of the innumerable retirees does not stimulate the local economy. One important fact overlooked by these county officials who were interviewed, however, is that these counties were almost totally unprepared for the sudden influx of retirees who moved into the rural retirement subdivisions which sprang up so rapidly during the late 1950s and early 1960s. Their lack of foresight enabled developers to take advantage of the situation by installing inferior roads and inadequate drainage systems that cost thousands of dollars for these counties to rectify years later. Perhaps if these same counties had foreseen the future rural residential development of their countryside and had enacted a comprehensive and effective countywide planning program which would have protected them from all types of landscape and environmental abuse, the disparity between the money needed for county services and the actual money available would be significantly less, if not eliminated, today. Thus, since the retirement fringe faces probable northward shift in its location, it certainly behooves more northerly counties yet unoccupied by rural retirement subdivisions to examine these problems encountered by their southern neighboring counties and hopefully take appropriate measures to ensure sound and harmonious development and to avoid the unnecessary problems which arise through the lack of proper planning.

Another problem associated with rural retirement subdivisions that should concern all county governments throughout the north-central Florida area is the need for legislation which would permit them to take appropriate legal action to reconsolidate land included in defunct developments. Such unsuccessful subdivisions are relatively uncommon, but most of those which do exist are nothing more than visual blights on the landscape that literally tie up large parcels of land for which a better use may be available. As shown in Figure 22, these developments receive absolutely no county maintenance and, as a result, the unchecked growth of natural vegetation obliterates most street signs and lot markers and even obscures the location of the roadways. And, more importantly, the land included in these defunct subdivisions remains idle. Owned by perhaps several hundred different landowners, it would, provided each lot owner would agree to sell, be economically prohibitive for an individual or corporation to purchase every lot in the effort to reconsolidate a particular defunct subdivision into a single, contiguous tract of land.

In conclusion, it is hoped that this comprehensive study of the northern fringe of rural retirement subdivisions within peninsular Florida will benefit future lot purchasers, land developers, and county governments in north-central Florida. Information compiled from the many questionnaires which were delivered to resident and nonresident property owners hopefully will enable prospective purchasers of lots in rural retirement subdivisions to gain a better understanding of the advantages and disadvantages of rural isolation, the characteristics of the people who buy similar lots, the social life which can be found among various developments, the different morphological designs of developments and the

types of recreational facilities available, the type of building restrictions offered, financial responsibilities expected of lot owners and lot sellers, and the investment potential of lots in general. Furthermore, it is hoped that this study will assist potential land developers by acquainting them with the current problems expressed by dissatisfied residents, which, in most instances, could have been avoided by better planning. And, finally, it is hoped that the information contained herein will illustrate to local county governments how improper planning can result in the establishment of rural retirement subdivisions with inferior qualities, such as inadequate road and drainage systems and unsanitary sewage facilities, and how sudden influxes of population can exert impossible demands upon existing local medical services, police and fire units, and county services in general and how a comprehensive countywide planning program can obviate many of these problems and ensure sound and harmonious development.

#### Notes

<sup>1</sup> Although such a low purchase price cannot be fully documented, two local residents attest nevertheless that nonagricultural land could have been purchased as inexpensively as fifteen dollars per acre during the early 1950s. These two residents are Mrs. Ray Norwood, sales agent for Lake Tropicana Estates, and Mr. John Hastings, Zoning Director of Marion County, Florida.

<sup>2</sup> Barring unforeseen circumstances, such as a severe economic depression, it is quite likely that the number of prospective retirees desiring to live in Florida will increase rather than diminish. Trends of longer life expectancies, higher per capita income, and lower retirement ages should provide for an unlimited number of potential retirees who wish to live their remaining years in a warm, sunny climate such as that found in Florida. Additionally, Walt Disney World, which opened in 1972, now attracts millions of tourists to Florida each year, most of whom pass through the areas occupied by the rural retirement subdivisions of north-central Florida. Surely the opportunity for visual inspection of property by such a large number of additional tourists will result in many more



sales of lots in rural retirement subdivisions that may not have materialized through the conventional mail order methods.

<sup>3</sup>Exceptions include areas of nonagricultural land located adjacent to large water bodies or well-known tourist attractions.

<sup>4</sup>These officials include Mr. John Hastings, Zoning Director of Marion County, Florida; Mr. Dogan Cobb, Tax Assessor of Levy County, Florida; and, Mr. Clinton Snyder, Jr., Tax Assessor of Putnam County, Florida.

<sup>5</sup>The first \$5,000 of the assessed value of the home of an individual that is his legal residence is tax-exempt in the state of Florida.

APPENDIX A  
EXPERIMENTAL AND FINAL RESIDENT QUESTIONNAIRE

Introductory Letter

Dear Fellow Floridian:

As a graduate student in the Department of Geography at the University of Florida, I am conducting a research project which concerns the people who buy property and live in the rural subdivisions in this area of Florida. For this study to be successful, however, I need your assistance. Would you please take just five minutes of your time and fill out the attached questionnaire and return it in the self-addressed envelope?

Your name and address are NOT asked and are NOT needed. This is your guarantee that the information you provide will be confidential.

I cannot thank you enough if you would please be so generous as to sacrifice only five minutes of your time and an eight-cent postage stamp. Best wishes for 1972.

Cordially,

Dick Laird

Experimental Resident Questionnaire

(Please circle one)

1. Do you receive social security payments? Yes No
2. Do you receive any other retirement compensation? Yes No
3. Do you work for wages? Yes No
  - a. If NO, what was your former occupation? \_\_\_\_\_
  - b. If YES, what do you do? \_\_\_\_\_
  - Where do you work? (City or town) \_\_\_\_\_
  - How many hours per week do you work? \_\_\_\_\_
4. Where do you shop for groceries and common household needs (City or town)? \_\_\_\_\_
5. Where do you shop for larger items such as automobiles, appliances, or television sets (City or town)? \_\_\_\_\_
6. Where did you live before moving here (City and STATE)? \_\_\_\_\_
7. How did you learn about the property where you now live?

(Please check one)

\_\_\_\_\_ From an advertisement that you read in a magazine or newspaper  
or that you heard on radio or television

\_\_\_\_\_ From a friend or acquaintance of yours

\_\_\_\_\_ From a visit or vacation in Florida

\_\_\_\_\_ Other (please explain) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

8. In what year did you purchase your present homesite?

\_\_\_\_\_

9. What is your average yearly income? (Please circle one)

\$0 - \$5,000

\$5,000 - \$10,000

\$10,000 - \$25,000

\$25,000 - \$50,000

\$50,000+

10. Why did you choose to live in this part of Florida rather than farther south?

\_\_\_\_\_ lower cost of land

\_\_\_\_\_ lower taxes

\_\_\_\_\_ relatives live in this area

\_\_\_\_\_ cooler climate

\_\_\_\_\_ OTHER REASONS (Please explain) \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Final Resident Questionnaire

1. Do you receive social security payments? Yes    No
2. Do you receive any other retirement compensation? Yes    No
3. Do you work for wages? Yes    No
  - a. If NO, what was your former occupation? \_\_\_\_\_
  - b. If YES, what do you do? \_\_\_\_\_

Where do you work? (City or town) \_\_\_\_\_

How many hours per week do you work? \_\_\_\_\_
4. Where do you shop for groceries and common household needs? (Name of city or town) \_\_\_\_\_
5. Where do you shop for larger items such as an automobile, appliance, or television set? (Name of city or town or mail order catalog) \_\_\_\_\_
6. What is your marital status?  
Single      Married      Divorced      Widowed
7. Where were you born? Husband \_\_\_\_\_  
Wife      \_\_\_\_\_
8. Where did you live before moving here? (City and State) \_\_\_\_\_  
\_\_\_\_\_
9. Did you consider moving to any other part of the U.S. before moving here? Yes      No  
If YES, where? \_\_\_\_\_

10. How did you learn about the property where you now live?

(Please check one)

☐ From an advertisement that you read in a magazine or newspaper

☐ From an advertisement that you heard on radio or television

☐ From an advertisement that was mailed to you home

☐ From a friend or relative of yours

☐ From a visit or vacation in Florida

☐ Other (please explain) \_\_\_\_\_

11. Did you see this property before you purchased it? Yes No

12. In what year did you purchase your present homesite? \_\_\_\_\_

13. Why did you choose to live in this part of Florida rather than farther south? (Please check appropriate answers)

☐ lower cost of land

☐ lower taxes

☐ relatives live in this area

☐ a change of seasons, cooler winters

☐ quieter and prettier countryside

☐ OTHER REASONS (Please explain, use reverse side if necessary)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

14. Do you own another home elsewhere where you live for part of the year? Yes No

If YES, in which state? \_\_\_\_\_

15. Do you own any other property in Florida? Yes No

16. How do you like to spend your leisure time? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

17. What suggestions do you have that would make your subdivision a better place to live? (Please use reverse side if necessary)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

APPENDIX B  
EXPERIMENTAL AND FINAL NONRESIDENT QUESTIONNAIRE

Introductory Letter

Dear Florida Property Owner:

As a graduate student in the Department of Geography at the University of Florida, I am conducting a research project which concerns the people who buy property and live in the rural subdivisions in north-central Florida. For this study to be successful, however, I need your assistance. Would you please take just five minutes of your time and fill out the attached questionnaire and return it in the enclosed self-addressed envelope?

Your name and address are not asked and are not needed. This is your guarantee that the information you provide will be confidential. I cannot thank you enough if you would please be so generous as to sacrifice only five minutes of your time and an eight-cent postage stamp.

I sincerely thank you,

Dick R. Laird

P.S. Your name and address were obtained by a random selection of property owners listed in the county tax rolls.



Experimental Nonresident Questionnaire

1. In approximately what year do you expect to retire? \_\_\_\_\_
2. When you do retire, do you plan to live \_\_\_\_\_ (Please circle one)  
on the property that you own in \_\_\_\_\_? Yes No
3. How did you learn about this property?  
(Please check one)
  - \_\_\_\_ From an advertisement that you read in a magazine or newspaper or that you heard on radio or television
  - \_\_\_\_ From a friend or acquaintance of yours
  - \_\_\_\_ From a visit or vacation in Florida
  - \_\_\_\_ Other (please explain) \_\_\_\_\_
  - \_\_\_\_\_
  - \_\_\_\_\_
  - \_\_\_\_\_
4. When did you purchase this property? (Year) \_\_\_\_\_
5. Why did you choose to buy property in this part of Florida rather than farther south? (Please check appropriate answers)
  - \_\_\_\_ Lower taxes
  - \_\_\_\_ Lower cost of land
  - \_\_\_\_ Speculative investment
  - \_\_\_\_ Cooler climate
  - \_\_\_\_ Relatives live nearby
  - \_\_\_\_ OTHER REASONS (please explain) \_\_\_\_\_
  - \_\_\_\_\_

6. What is your present occupation? \_\_\_\_\_

7. What is your average yearly income? \_\_\_\_\_

(Please check one)

\_\_\_\_\_ \$0 to \$5,000

\_\_\_\_\_ \$5,000 to \$10,000

\_\_\_\_\_ \$10,000 to \$25,000

\_\_\_\_\_ \$25,000 to \$50,000

\_\_\_\_\_ \$50,000 or more

Final Nonresident Questionnaire

1. In approximately what year do you expect  
to retire? \_\_\_\_\_
2. When you do retire, do you plan to \_\_\_\_\_ (Please circle one)  
live on the property that you own in  
\_\_\_\_\_? Yes No
3. How did you learn about this property?  
(Please check one)
- \_\_\_\_ From an advertisement that you read in a magazine or newspaper
- \_\_\_\_ From an advertisement that you heard on radio or television
- \_\_\_\_ From an advertisement mailed to your home
- \_\_\_\_ From a friend or acquaintance of yours
- \_\_\_\_ From a visit or vacation in Florida
- \_\_\_\_ Other (Please explain) \_\_\_\_\_
4. In what year did you purchase this property?  
\_\_\_\_\_
5. Did you see this property before you purchased it?  
Yes No
6. Why did you choose to buy property in this part of Florida rather  
than farther south? (Please check appropriate answers)
- \_\_\_\_ lower cost of land
- \_\_\_\_ lower taxes
- \_\_\_\_ speculative investment
- \_\_\_\_ relatives live in this area
- \_\_\_\_ a change of seasons, cooler winter

\_\_\_\_\_ quieter and prettier countryside

\_\_\_\_\_ OTHER REASONS (Please explain) \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

7. Do you own any other property in Florida? Yes No
8. What is your present occupation? \_\_\_\_\_
9. What is your marital status?
- Single Married Divorced Widowed
10. Where were you born? Husband \_\_\_\_\_
- Wife \_\_\_\_\_

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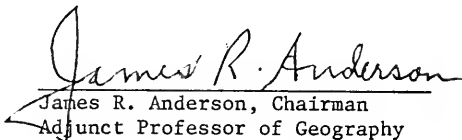


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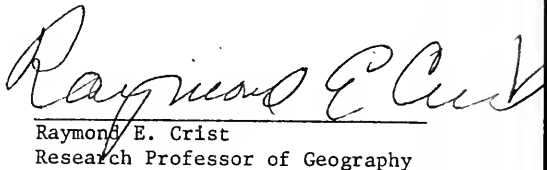
Dick R. Laird was born August 19, 1946, in New Castle, Indiana. He was graduated from Madison Heights High School in Anderson, Indiana. In 1964 he enrolled in Ball State University and received his B.S. in Education in 1968. Accepting a graduate assistantship, he remained at Ball State University for another year and received his M.A. in 1969. While fulfilling the requirements for this degree, he participated in a four-week field course in British Honduras and Guatemala. In 1969 he enrolled in the University of Florida and received a National Defense Education Act Title IV fellowship. Since September, 1972, he has been employed as an Assistant Professor of Geography at Francis Marion College in Florence, South Carolina.

Mr. Laird is married to the former Rebecca Ann Sewall of Gas City, Indiana. He has no children but does provide a home for two Siamese cats and an Irish Setter. His hobbies include basketball, swimming, reading, and beer can collecting. He is a member of the Association of American Geographers, American Geographical Society, Southeastern Association of American Geographers, and Gamma Theta Upsilon.

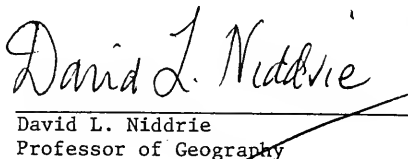
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James R. Anderson, Chairman  
Adjunct Professor of Geography

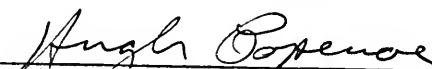
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Raymond E. Crist  
Research Professor of Geography

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David L. Niddrie  
Professor of Geography

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\_\_\_\_\_  
Hugh L. Popenoe  
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March, 1975

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